

Privacy Policy

Effective Date: 2026-10-01

Website: www.pennystock-marketwatch.com

This Privacy Policy describes how Pennystock Marketwatch collects, uses, processes, and protects your personal data in accordance with the European Union's General Data Protection Regulation (GDPR) and applicable local laws.

1. Data Controller Details

The operator of the website and the controller of your personal data is the following sole proprietor:

Name	Gál Attila Imre (ev.)
Registered Office	7761, Kozármisleny, Öregszőlő dűlő 8, Hungary
Registration Number	62898193
Tax Identification Number	HU92432765 (92432765-1-22)
E-mail address	Info@pennystock-marketwatch.com

2. What Data We Process, Why, and For How Long?

2.1. User Account Registration & Subscription

- **Data Processed:** Username, e-mail address, password (encrypted/hashed).
- **Purpose of Processing:** To authenticate the user account, and perform the contract.

Legal Basis: Article 6(1)(b) of the GDPR (performance of a contract).

- **Retention Period:** Until the subscription is cancelled or the account is deleted, and thereafter for the civil law statute of limitations period to settle potential legal disputes

2.2. Billing and Payment Processing

Data Processed: Billing name, billing address, payment transaction details. (We do not store your bank card details; they are processed directly by Stripe.)

Purpose of Processing: To issue legally compliant invoices and retain accounting records.

Legal Basis: Article 6(1)(c) of the GDPR (compliance with a legal obligation, pursuant to Section 169 (2) of the Hungarian Accounting Act).

Retention Period: By law, we are required to retain invoices for 8 years from the date of issue.

2.3. Customer Support and Contact

Data Processed: Name, e-mail address, content of the inquiry/complaint, timestamp of communication.

Purpose of Processing: To answer user questions, provide technical support, and handle complaints (with a maximum 3-business-day response time).

Legal Basis: Article 6(1)(a) (consent) and (f) (legitimate interest / customer service) of the GDPR. In the case of consumer complaints, compliance with a legal obligation.

Retention Period: Up to 6 months after the resolution of the matter, or 3 years in the case of official consumer complaint records, as required by consumer protection rules.

2.4. Website Operation, Log Files, and Cookies

Data Processed: IP address, browser type, operating system, time of visit.

Purpose of Processing: To ensure the secure operation of the website, prevent misuse (e.g., unauthorized account access, cyber attacks), and ensure a smooth user experience.

Legal Basis: For essential operational data, Article 6(1)(f) of the GDPR (legitimate interest). For analytical or marketing cookies, the active consent of the visitor.

Retention Period: Session cookies are deleted when the user logs out, log files are stored for 30 days for security purposes.

3. Data Processors and Data Transfers

To ensure the seamless and lawful operation of our service, we engage the following reliable third-party service providers (Data Processors):

Provider (Company Name)	Function and Transferred Data
Stripe, Inc. / Stripe Payments Europe, Ltd. Office: One Wilton Park, Wilton Place, Dublin 2, D02 FX04, Ireland	Online bank card payment processing. Card details are securely handled directly by Stripe's systems; we only receive confirmation of the transaction's success.
Bilingo Technologies Zrt. Office: 1133 Budapest, Árbóc street 6., Hungary	Automated invoicing software. To issue the invoice, we transfer the billing name, address, and tax number.
Sybell Informatika Kft. Office: 1138 Budapest, Tomori street 34, 2. floor, Hungary	Server and web hosting services providing the infrastructure for the website. The website's database (user data, encrypted passwords) is stored here. Registered

The Data Controller will not disclose personal data to third parties other than the aforementioned partners, except in the event of a statutory obligation (e.g., upon official request from authorities).

Where personal data is transferred to service providers outside the European Economic Area (such as Stripe, Inc. in the USA), such transfers are conducted pursuant to the EU-U.S. Data Privacy Framework or European Commission Standard Contractual Clauses (SCCs).

4. Your Rights Regarding Data Processing

Under the GDPR, you are entitled to the following rights concerning your personal data. You may exercise these rights by sending an e-mail to info@pennystock-marketwatch.com

Right of Access: You have the right to request information about what personal data we process and to request a copy of it.

Right to Rectification: You may request the correction of inaccurate or incomplete data.

Right to Erasure ("Right to be Forgotten"): You may request the deletion of your data if the purpose of processing has ceased or if you withdraw your consent. (Exceptions include billing data, which we must retain due to legal requirements.)

Right to Restriction of Processing: In certain cases (e.g., during a legal dispute), you may request that your data only be stored but not otherwise processed.

Right to Data Portability: You may request to receive the data you provided in a machine-readable format.

Right to Object: You may object to the processing of your personal data based on legitimate interests.

Where processing is based on your consent, you have the right to withdraw your consent at any time without affecting the lawfulness of processing based on consent before its withdrawal.

We will respond to and address your data subject requests without undue delay, and at most within 30 days of receipt.

5. Data Security Measures

We do our utmost to keep your personal data secure. We implement appropriate technical and organizational measures to protect against unauthorized access, alteration, transmission, disclosure, deletion, or destruction. We use SSL/HTTPS encryption on the website, and passwords are stored using irreversible, one-way encryption (hashing).

6. Remedies and Complaints

We hope that we can resolve any questions or concerns regarding data processing directly with you.

Therefore, we kindly ask you to contact us first at:

info@pennystock-marketwatch.com

If you believe that we have violated applicable data protection requirements during the processing of your personal data, you have the right to lodge a complaint with the competent supervisory authority:

- National Authority for Data Protection and Freedom of Information (NAIH)
- Address: 1055 Budapest, Falk Miksa utca 9-11., Hungary
- Postal Address: 1363 Budapest, Pf.: 9.
- E-mail: ugyfelszolgalat@naih.hu
- Website: www.naih.hu

Furthermore, you have the right to bring a claim before the competent court (in Hungary, the Regional Court [Törvényszék]) in the jurisdiction of your residence or place of stay in the event of an infringement of your rights.

7. Automated Decision-Making and Profiling

We do not engage in automated decision-making or user profiling in our data processing activities.