Risk & Data Disclaimer

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The short version

- FX Journal Pro is a **tool for analysing trades you have already made**. It is not a trading platform.
- AnnMar Limited is **not a financial institution, broker, investment firm or adviser**. We do not provide signals, recommendations or any promise of profit.
- We only use **read-only (investor) access**. We **cannot** open, close or modify trades, and cannot deposit, withdraw or move money.
- Data is **encrypted in transit and at rest**, kept only while an account is connected, and deleted when you remove it.
- We use industry-standard security, but **no system is completely secure**. By connecting an account you accept the residual risks described below.

1. Who we are

FX Journal Pro ("the app") is an original product designed, developed and operated by **AnnMar Limited**, trading as **AnnMar Studio**, a private limited company registered in England and Wales (Company no. 16014219, info@annmarlimited.co.uk) ("AnnMar", "we", "us").

The idea, name, design, source code, sync server, market data feed and all related links, domains and infrastructure used by the app are our own work and property, or are licensed to us. The app is not a copy or white-label of any other product.

2. Not financial advice, no signals, no regulated services

- AnnMar Limited is **not authorised or regulated by the Financial Conduct Authority (FCA)** or any other financial regulator, and does not carry on any regulated activity.
- We do **not** provide investment advice, personal recommendations, trading signals, copy trading, account management, portfolio management, brokerage, custody or

any other financial service.

- Everything the app shows (statistics, charts, AI-written trade reviews, morning briefings, key levels, scores and grades) is **general information for educational and record-keeping purposes**. It describes the past or summarises public market information. It is not a recommendation to buy, sell or hold any instrument, and must not be relied on as such.
- We never tell you what to trade, when to trade or how much to risk, and we do not claim that using the app will make you profitable.
- Any decision to trade is yours alone. If you need advice, speak to an independent, appropriately authorised financial adviser.

3. Trading risk warning

> Trading foreign exchange (forex), contracts for difference (CFDs), indices, commodities, cryptocurrencies and other leveraged products carries a **high level of risk** and may not be suitable for everyone. Leverage can work against you as well as for you, and you can lose more than your initial deposit. **Past performance, including the results shown in your journal, is not a reliable indicator of future results.** Only trade with money you can afford to lose.

4. What the app does with your trading account

4.1 Read-only access only

To import your history automatically, the app asks for read-only credentials:

- **MetaTrader 5:** your account number, server and **investor password**. Investor access is a read-only mode provided by MetaTrader: it can view trade history and balances but **cannot place, modify or close orders** and cannot move funds. Please never enter your master (trading) password.
- **MetaTrader 4 (iPhone app):** your account number, server and investor password, processed through our connectivity provider (see the Privacy Policy). The Android app does not support MT4.
- **TradeLocker:** your TradeLocker email, password and server. These are stored encrypted only on your phone (iPhone Keychain or Android Keystore) and are used solely to request your trade history. The app never sends any order instruction.

The app contains **no function to open, close or modify trades**, to change account settings, or to deposit, withdraw or transfer money, and we will never ask you to do so.

4.2 What we download

Only historical and account information: closed and open positions (symbol, direction, volume, prices, times, profit or loss, commission, swap), balance, equity and currency, and balance operations such as deposits, withdrawals, bonuses and transfers. We do not access your identity documents, payment cards or bank details.

4.3 Encryption and storage

- All communication between the app, our servers, your broker's servers and our providers uses encrypted connections (HTTPS/TLS).
- MT5 investor passwords are stored **encrypted at rest** on our own sync server so that the journal can be refreshed automatically each night. They are never shown in the app, never shared with other users and never sold.
- Your journal (trades, notes, tags, mood, plans, checklists and settings) is stored **locally on your phone**. We do not hold a copy of your journal.
- Access to our servers is restricted, protected by secret keys and limited to what is needed to operate the service.

4.4 Nothing is kept for ever

- Synced account data and credentials are kept **only while the account is connected** to the app.
- When you remove an account in the app (Profile → account → Delete), its credentials and stored history are deleted from our sync server.
- Market data and AI requests are processed transiently to produce the result you asked for; market data may be cached briefly for performance.
- You can ask us to delete any remaining data at any time by emailing info@annmarlimited.co.uk.

MT5 desktop EA and Magic Keys

- The free FXJournalPro Bridge EA (v1.10) for MetaTrader 5 desktop sends only **closed trades, balance operations and account balance** to the app, linked to your personal Magic Keys code. It never sends your passwords.

- The Magic Keys panel and the physical Magic Keys keypad can place, modify and close orders, but **only on your own terminal and only when you press a key**. FX Journal Pro, AnnMar Limited and our servers never send trading instructions to your terminal.
- You are solely responsible for every order placed with Magic Keys, including order size, stop loss and take profit. Test the keys on a demo account first. Keep your Magic Keys code private.

5. Security risk assessment

We have assessed the main risks of connecting a trading account to the app and the measures we take. This summary is provided so you can make an informed decision.

RISK	POSSIBLE IMPACT	OUR MEASURES	RESIDUAL RISK
Someone uses our service to trade on your account	Unwanted trades or losses	Only investor (read-only) access is accepted for MetaTrader; the app has no order functionality at all.	Very low, provided you never enter your master password
Interception of data in transit	Exposure of login details or trade history	HTTPS/TLS on every connection; no plain-text transmission.	Low
Unauthorised access to our servers (hacking, data breach)	Exposure of investor passwords and trade history	Encryption at rest, secret API keys, restricted access, minimal data kept, deletion on account removal.	Low, but cannot be fully excluded
Incident at a third-party provider (broker, MetaQuotes, TradeLocker, cloud host, connectivity or AI provider)	Service interruption or exposure of data held by that provider	Reputable providers, data minimisation, contractual safeguards where available.	Outside our direct control
Lost or stolen phone	Someone views your journal	Data protected by iOS or Android device encryption; optional Face ID or fingerprint lock; Keychain / Keystore storage for TradeLocker logins.	Low if your device has a passcode
Incorrect, delayed or incomplete data	Wrong statistics or balances	Every balance shows when it was last updated; you can refresh or re-import.	Possible; always verify against your broker
Relying on AI reviews or briefings to trade	Trading losses	Clear labels that content is not advice or	Your responsibility

RISK	POSSIBLE IMPACT	OUR MEASURES	RESIDUAL RISK
		signals; reviews only look at past trades.	

What you can do: use only your investor password, keep your device locked with a passcode, change your investor password in MetaTrader if you suspect misuse (this immediately invalidates the stored password), and remove accounts you no longer want synced.

6. Limitation of liability

By connecting an account and sharing read-only access with us, you acknowledge and accept that:

- We apply appropriate technical and organisational security measures, but **no method of transmission or storage is 100% secure**, and we cannot guarantee absolute security.
- To the fullest extent permitted by law, AnnMar Limited, its director and staff **are not liable** for any loss or damage arising from: unauthorised access to, or attacks on, our systems or those of any third party (including hacking, malware or data breaches) despite our reasonable security measures; the acts or omissions of your broker, platform provider or any other third party; your disclosure of credentials other than read-only credentials; or any trading decision you make.
- The app and all information in it are provided "as is" and "as available". We do not warrant that data will be accurate, complete, timely or uninterrupted. Always check figures against your broker's official statements.
- To the fullest extent permitted by law, we are not liable for any trading losses, loss of profit, loss of opportunity or any indirect or consequential loss.
- Nothing in this disclaimer excludes or limits liability that cannot be excluded or limited under the laws of England and Wales, including liability for death or personal injury caused by negligence, for fraud, or your statutory rights as a consumer and as a data subject under UK GDPR. If we become aware of a personal data breach affecting you, we will act in line with our legal obligations, including notifying you and the Information Commissioner's Office where required.

7. Your acceptance

By downloading the app, connecting an account or continuing to use the app, you confirm that you have read and understood this Risk & Data Disclaimer, the Privacy Policy and the Terms of Use, that you are at least 18 years old, and that you are authorised to give read-only access to the accounts you connect. If you do not agree, please do not connect an account.

8. Changes

We may update this document as the app evolves. The effective date at the top shows the latest version. Material changes will be highlighted in the app or on this page.

9. Contact

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