

Ultima Markets Ltd
PRIVACY POLICY AND COLLECTION STATEMENT
June 2021

1. INTRODUCTION

Ultima Markets Ltd (Company Number 26330) (referred to as UM, we, our, us) recognises the importance of ensuring the confidentiality and security of your personal information.

All third parties (including clients, suppliers, sub-contractors, introducing brokers, or agents) that have access to or use personal information collected and held by UM must abide by this Policy and Collection Statement. UM makes this Policy and Collection Statement available free of charge and can be downloaded from its website www.ultimarkets.com

In this Policy and Collection Statement:

- Disclosure of information means providing information to persons outside of UM;
- Personal information means information or an opinion relating to an individual, which can be used to identify that individual;
- Privacy Officer means the contact person within UM for questions or complaints regarding UM's handling of personal information;
- Sensitive information is personal information that includes information relating to a person's racial or ethnic origin, political opinions, religion, trade union or other professional or trade association membership, sexual preferences and criminal record, and also includes health information; and
- Use of information means the use of information within UM.

2. WHAT KIND OF PERSONAL INFORMATION DO WE COLLECT AND HOLD?

We may collect and hold a range of personal information about you to provide you with our services, including:

- name;
- address;
- phone number
- date of birth;
- postal or email address; or
- phone numbers, including home, mobile and work;
- information relating to an individual's income and source of wealth;
- occupation;
- credit/debit card details;
- bank account details, including institution name, branch, account name, bank identifier, and
- account number or IBAN;
- information relating to your trading experience;
- identification documentation, as required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 ("AML/CTF Act"), including:
 - passport;
 - driver's licence;
 - national identity card;
 - utility bills;

- trust deed;
- any other information that is relevant to the services that we provide.

3. HOW WE COLLECT PERSONAL INFORMATION

We generally collect personal information directly from you. For example, personal information will be collected through our application processes, forms and other interactions with you in the course of providing you with our products and services, including when you visit our website, use a mobile app from us, call us or send us correspondence.

We may also collect personal information about you from a third party, such as electronic verification services, referrers, marketing agencies, affiliates, friends or family members. If so, we will take reasonable steps to ensure that you are made aware of this Policy and Collection Statement. We may also use third parties to analyse traffic at our website, which may involve the use of cookies. Information collected through such analysis is anonymous.

We will not collect sensitive information about you without your consent unless an exemption in the APPs applies. These exceptions include if the collection is required or authorised by law or necessary to take appropriate action in relation to suspected unlawful activity or serious misconduct.

If the personal information we request is not provided by you, we may not be able to provide you with the benefit of our services, or meet your needs appropriately.

We do not give you the option of dealing with them anonymously, or under a pseudonym. This is because it is impractical, and in some circumstances illegal, for us to deal with individuals who are not identified.

4. UNSOLICITED PERSONAL INFORMATION

We may receive unsolicited personal information about you. We destroy or de-identify all unsolicited personal information we receive unless it is relevant to our purposes for collecting personal information. We may retain additional information we receive about you if it is combined with other information we are required or entitled to collect. If we do this, we will retain the information in the same way we hold your other personal information.

5. WHO DO WE COLLECT PERSONAL INFORMATION ABOUT?

The personal information we may collect and hold includes (but is not limited to) personal information about:

- clients;
- potential clients;
- client's agents;
- company directors and officers;
- trustees;
- partners;
- beneficial owners of the client;
- service providers or suppliers;
- prospective employees, employees and contractors; and

- other third parties with whom we come into contact.

6. WEBSITE COLLECTION

We collect personal information from our website (www.ultimarkets.com) when we receive emails and online forms. We may also use third parties to analyse traffic at that web site, which may involve the use of cookies. Information collected through such analysis is anonymous. Our website privacy policy can be accessed by clicking on the privacy button on our website.

To use our website, you must consent to our use of cookies. You can withdraw or modify your consent to our use of cookies at any time. If you no longer wish to receive cookies you can use your web browser settings to accept, refuse and delete cookies. To do this, follow the instructions provided by your browser. Please note that if you set your browser to refuse cookies, you may not be able to use some parts of our websites.

Cookies do not contain personal information in themselves but can be used to identify a person when combined with other information. Cookies are small text files which are transferred to your computer's hard drive through your web browser that enables our web site to recognise your browser and capture and remember certain information.

We also use cookies to understand how users interact with our web site, to compile aggregate data about our web site traffic, including where our web site visitors are located, and interaction so that we can offer better user experiences.

We will delete all data obtained through cookies every 90 days.

We also use analytics on the Site. We do not pass any personally identifiable information through this function; however, the data we collect may be combined with other information which may be identifiable to you.

7. WHY DO WE COLLECT AND HOLD PERSONAL INFORMATION?

We may use and disclose the information (excluding credit information) we collect about you for the following purposes:

- provide you with our products and services;
- review and meet your ongoing needs;
- provide you with information we believe may be relevant or of interest to you;
- let you know about other products or services we offer, send you information about special offers or invite you to events;
- consider any concerns or complaints you may have;
- comply with relevant laws, regulations and other legal obligations;
- help us improve the products and services offered to our customers and enhance our overall business.

We may use and disclose your personal information (excluding credit information) for any of these purposes. We may also use and disclose your personal information for secondary

purposes which are related to the primary purposes set out above, or in other circumstances authorised by the Privacy Act.

Sensitive information will be used and disclosed only for the purpose for which it was provided (or a directly related secondary purpose) unless you agree otherwise or an exemption in the Privacy Act applies.

8. WHO MIGHT WE DISCLOSE PERSONAL INFORMATION TO?

We disclose personal information (excluding credit information) with our related entities and third parties that we outsource functions to or partner with, in certain limited situations where it's necessary for us to provide our products and services or perform associated business activities. These entities and third parties include:

- a related entity of Ultima Markets;
- an agent, affiliate, introducing broker, contractor or service provider we engage to carry out our functions and activities, such as our lawyers, accountants, debt collectors or other advisors;
- organisations involved in a transfer or sale of all or part of our assets or business;
- organisations involved in managing payments, including payment merchants and other financial
- institutions such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- financial product issuers and credit providers; and
- anyone else to whom you authorise us to disclose it or is required by law.

If we disclose your personal information to service providers that perform business activities for us, they may only use your personal information for the specific purpose for which we supply it. We will ensure that all contractual arrangements with third parties adequately address privacy issues and will make third parties aware of this Policy and Collection Statement.

We may disclose the following personal information to CRBs, in order to comply with our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* (**AML/CTF obligations**):

- name;
- date of birth; and
- residential address.

The purpose of disclosing this information is to enable us to verify whether the personal information collected matches the identification information held by the CRB. We may, upon request, provide you with an alternative method of verification, however, any alternative verification method must also comply with the AML/CTF legislation.

9. MANAGEMENT OF PERSONAL INFORMATION

We recognise the importance of securing the personal information of our customers. We will take steps to ensure your personal information is protected from misuse, interference or loss, and unauthorised access, modification or disclosure.

Your personal information is generally stored in our computer database. Any paper files are stored in secure areas. In relation to information that is held on our computer database, we apply the following guidelines:

- passwords are required to access the system and passwords are routinely checked;
- data ownership is clearly defined;
- we change employees' access capabilities when they are assigned to a new position;
- employees have restricted access to certain sections of the system;
- the system automatically logs and reviews all unauthorised access attempts;
- unauthorised employees are barred from updating and editing personal information;
- all computers which contain personal information are secured both physically and electronically;
- data is encrypted during transmission over the network; and
- print reporting of data containing personal information is limited.

10. DIRECT MARKETING

We may only use the personal information we collect from you for the purposes of direct marketing without your consent if:

- the personal information does not include sensitive information; and
- you would reasonably expect us to use or disclose the information for the purpose of direct marketing; and
- we provide a simple way of opting out of direct marketing; and
- you have not requested to opt-out of receiving direct marketing from us.

If we collect personal information about you from a third party, we will only use that information for the purposes of direct marketing if you have consented (or it is impracticable to obtain your consent), and we will provide a simple means by which you can easily request not to receive direct marketing communications from us. We will draw your attention to the fact you may make such a request in our direct marketing communications. You have the right to request us not to use or disclose your personal information for the purposes of direct marketing, or for the purposes of facilitating direct marketing by other organisations. We must give effect to the request within a reasonable period of time. You may also request that we provide you with the source of their information. If such a request is made, we must notify you of the source of the information free of charge within a reasonable period of time.

11. IDENTIFIERS

We do not adopt identifiers assigned by the Government (such as driver's licence numbers) for our own file recording purposes unless one of the exemptions in the Privacy Act applies.

12. HOW DO WE KEEP PERSONAL INFORMATION ACCURATE AND UP-TO-DATE?

We are committed to ensuring that the personal information it collects, uses and discloses is relevant, accurate, complete and up-to-date.

We encourage you to contact us to update any personal information we hold about you. If we correct information that has previously been disclosed to another entity, we will notify the other entity within a reasonable period of the correction. Where we are satisfied information is inaccurate, we will take reasonable steps to correct the information within 30 days unless you agree otherwise. We do not charge you for correcting the information.

13. ACCESSING YOUR PERSONAL INFORMATION

Subject to the exceptions set out in the Privacy Act, you may gain access to the personal information that we hold about you by contacting us. We will provide access within 30 days of the individual's request. If we refuse to provide the information, we will provide reasons for the refusal.

We will require identity verification and specification of what information is required. An administrative fee for search and photocopying costs may be charged for providing access.

14. UPDATES TO THIS POLICY AND COLLECTION STATEMENT

This Policy and Collection Statement will be reviewed from time to time to take account of new laws and technology, and changes to our operations and the business environment.

15. INCIDENTS/COMPLAINTS HANDLING/MAKING A COMPLAINT

We have an effective complaint handling process in place to manage privacy risks and issues. The complaints handling process involves:

- identifying (and addressing) any systemic/ongoing compliance problems;
- increasing consumer confidence in our privacy procedures; and
- helping to build and preserve our reputation and business.

You can make a complaint to us about the treatment or handling of your personal information by emailing – compliance@ultimarkets.com

If you have any questions about this Policy and Collection Statement or wish to make a complaint about how we have handled your personal information, you can lodge a complaint with us by emailing – compliance@ultimarkets.com

16. CONTRACTUAL ARRANGEMENTS WITH THIRD PARTIES

We ensure that all contractual arrangements with third parties adequately address privacy issues, and make third parties aware of this Policy and Collection Statement.

Third parties will be required to implement policies in relation to the management of your personal information in accordance with the *Privacy Act*. These policies include:

- regulating the collection, use and disclosure of personal and sensitive information; de-identifying personal and sensitive information wherever possible;
- ensuring that personal and sensitive information is kept securely, with access to it only by authorised employees or agents of the third parties; and
- ensuring that the personal and sensitive information is only disclosed to organisations which are approved by us.

17.YOUR RIGHTS

This Privacy Policy and Collection Statement contains information about how:

- you may access the personal information we hold about you;
- you may seek the correction of your personal information; and
- you may ask us to provide an alternative means of identity verification for the purposes of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*;

- you may complain about a breach of the Privacy Act; and
- we will deal with a privacy complaint.