



PRIVACY POLICY

The protection of privacy and the safeguarding of our Clients' personal and financial information is of our highest priority. Finalto (Australia) Pty Limited ("FinaltoAU") is bound by and committed to the Australian Privacy Principles (APP) contained in the Privacy Act 1988 (Commonwealth of Australia).

Please view the following Privacy Policy which clearly explains how FinaltoAU collect, process, store, and protect Client information. Our Privacy Policy will be reviewed from time to time to take account of new laws and technology, changes to our operations and practices and to make sure it remains appropriate to the changing environment. Any information we hold will be governed by the most current FinaltoAU Privacy Policy displayed on our website(s).

By opening an account or by using FinaltoAU's websites, you give your consent to the collection and use of personal information by FinaltoAU as explained in this Privacy Policy.

What is personal information? Personal information is any information about you, that identifies you or by which your identity can reasonably be ascertained.

Consideration of Personal Information Privacy

We are committed to being open and transparent about how we manage your personal information. Where our documents or interactions with you ask for personal information, we will generally state the purposes for its use and to whom it may be disclosed.

Collection of Personal Information

FinaltoAU collects the necessary information required to perform our service including to open an account, execute transactions, safeguard your assets and your privacy and provide you with the services you require. To this end, FinaltoAU gathers information from you and may, in certain circumstances, gather information from relevant banks and/or credit agencies, and/or other sources which help us profile your requirements and preferences and provide better services to you.

The information FinaltoAU collects may include:

Application information:

Personal information you provide us in your application, such as your name, address, date of birth, email address, employment details, income and income source, tax file number etc., is used in order to facilitate the assessment of your application. The information you provide us is also used for the purposes of communicating with you.

Transaction information:

Information to assess your trading experience and suitability to transact using our products and services as well as information about the anticipated volume and value of your transactions with us is used to enable the construction of your economic profile.

Verification information:

Information necessary to verify your identity is collected from you, such as an identification card, passport number or driver's license number. This also may include background information we receive about you from public records or from other entities not affiliated with FinaltoAU.

This information may come from an application form, opening or maintaining an account with us, using our products and services, calling us or visiting our website. Please note that we may record our telephone conversations with you for monitoring and regulatory purposes.

We may make enquiries as to your identity(ies) and other personal details, as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. Your personal information will be treated strictly in accordance with the Privacy Act 1988 (Cth).

Please also note that because of the nature of the services we provide and our regulatory obligations we do not have the option of allowing you to deal with us on an anonymous basis. If you choose not to provide the information we need to fulfil your request for a specific product or service, we may not be able to provide you with the requested product or service.

Use of Personal Information and Disclosure (including Overseas)

The information collected is required to enable us to provide a service to you. This information helps us to improve services, establishing and managing your account, reviewing your ongoing needs, enhancing customer service, customize your browsing experience and inform you of additional products, services or promotions relevant to you. If you do not want to receive information of this nature for any reason, please contact us at the following email address: privacy@finalto.com.

Although you are not required to provide FinaltoAU with any of the personal information that we may request please note that failure to do so could result in FinaltoAU not being able to open your account or provide you with the services you require.

We may disclose your personal information to:

- other companies within the FinaltoAU group (including associated companies in Australia, and elsewhere in the world) who provide financial and other services for FinaltoAU and their clients;
- our related bodies corporate, agents, employees and representatives, either in Australia or overseas;
- credit reporting or reference agencies;
- financial institutions and other similar organisations in connection with our corporate activities or that are nominated by you;
- external service providers and professional advisers that provide services to us such as account processing, fulfilment, Client service, Client satisfaction surveys or other data collection activities relevant to our business;
- credit providers, collection agencies, courts, tribunals and regulatory authorities as agreed or authorised by law;
- any organisation which you request us to or any persons acting on your behalf, including your financial adviser, broker, solicitor or accountant;
- partners, affiliates and alliances and introducing brokers with whom we have a mutual relationship (any of whom may be within or outside Australia or the European Economic Area);
- Where you have been introduced to us, the person responsible for the introduction may have access to your information. You hereby unambiguously and unequivocally consent to the sharing of information with such a person; and
- anyone authorised by an individual, as specified by that individual or the contract.

FinaltoAU does not sell, license, lease or otherwise disclose personal information to third parties, except as described in this Privacy Policy.

You should be aware that our ability to enforce the Australian Privacy Principles or any other contractual privacy obligation against overseas recipients and to take action in relation to any breach may be very limited and/or far less effective than it would be if such recipients were Australian based.

Data Transfers outside Australia

Please note that we ensure that appropriate protections and safeguards are implemented for cross-border transfers as required under applicable law.

Integrity and Protection of Personal Information

Whilst we attempt to ensure that all the information we hold about you is up to date, accurate and complete, we urge you to promptly notify us of any changes to the personal information that FinaltoAU holds about you.

Personal Information is safely stored on secure servers that only authorised personnel have access to, via password. FinaltoAU encrypts all personal information as it is transferred to us and thus, makes all necessary efforts to prevent unauthorised parties from viewing any such information.

Statistical Information and Cookies

FinaltoAU collect statistical information about visitors to our websites such as the number of visitors, pages viewed, types of transactions conducted, time online and documents downloaded. This information is used to evaluate and improve the performance of our websites. Other than statistical information, we do not collect any information about you through our website unless you provide the information to us.

You should be aware that FinaltoAU uses cookies to secure your trading activities and to enhance the performance of FinaltoAU websites. Cookies used by FinaltoAU do not contain personal information or other sensitive information. FinaltoAU may share website usage statistics with reputable advertising companies and with its marketing companies. The information collected by the advertising company is not personally identifiable.

To administer and improve the website, FinaltoAU may use third parties to track and analyse usage and statistical volume information. The third party may use cookies to track behaviour and may set cookies on FinaltoAU's behalf. These cookies do not contain any personally identifiable information.

Access to Information

Under the Commonwealth Privacy Act, you have the right to obtain a copy of any personal information which we hold about you and to advise us of any perceived inaccuracy. We will acknowledge your request within 14 days and respond promptly to it. If your request is complex, more time may be needed in which case we will advise you of the extra time required. There is no fee for requesting access to your information, although FinaltoAU may charge you the reasonable cost of processing your request.

Regulatory Disclosure

FinaltoAU reserves the right to disclose personal information to third parties where required by law, regulatory, law enforcement or other government authority of a competent jurisdiction in order to protect our rights and/or to comply with such legal proceedings. Such disclosure shall occur on a 'need-to-know' basis, unless otherwise instructed by a regulatory or other government authority. Under such circumstances, FinaltoAU shall expressly inform the third party regarding the confidential nature of the information.

Restriction of Responsibility

FinaltoAU is not responsible for the privacy policies or the content of those sites to which it links. FinaltoAU has no control over the use or protection of information provided by a Client or collected by those sites. Whenever a Client elects to link to a cobranded web site or to a linked web site the Client may be asked to provide registration or other information. Please note that such information is recorded by a third party and will be governed by the privacy policy of that third party.

Your Consent

By accessing this website or by submitting an application to open an account with FinaltoAU, you give your consent to Finalto AU to collect, maintain, use and disclose personal information about you and provided by you or by another person as described above.

Contact Us

If you want to make a general enquiry about our privacy policy, change your personal information, access your personal information or make a complaint, please contact us by phone on +61 2 8007 7250 or email at privacy@finalto.com.

Amendments to This Privacy Policy

FinaltoAU may make changes to this Privacy Policy from time to time for any reason. You agree to accept posting of a revised Privacy Policy electronically on the website as actual notice to you. Any dispute over our Privacy Policy is subject to this notice and to our Terms and Conditions. FinaltoAU's encourages its Clients to periodically check and review this Privacy Policy.