



Global Privacy Policy

Pepperstone Operations Pty Ltd

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Section A – Introduction

1. Introduction

- 1.1 Your privacy is very important to us, and we're committed to protecting and respecting your personal data. This Privacy Policy describes the types of personal data that we collect about you when you choose to use our services, how we'll use your personal data and how we'll keep it safe. Please take the time to read this Privacy Policy carefully so that you can understand how we handle your personal data.
- 1.2 If you're resident of the UK, Europe, Dubai or Kenya, please read Section J – Additional Privacy Disclosures for additional information about the processing of your personal data and your rights.
- 1.3 By using our websites or our apps or giving us information, you're indicating that you understand how we collect, use and disclose your personal data in line with this Privacy Policy and you consent to us collecting, holding, using and disclosing your personal information in accordance with this Privacy Policy. If you don't agree with this Privacy Policy, you mustn't use our website and our apps, access our services or provide any information to us.
- 1.4 If you apply for an account or enter into an agreement with one of the Pepperstone group of companies, that company's privacy policy will apply to the processing of your personal data in place of this Privacy Policy.

2. Who we are

- 2.1 Pepperstone Operations Pty Ltd (ACN 637 203 448) is located at Level 16, Tower One, 727 Collins Street, Melbourne, VIC 3008, Australia. In this Privacy Policy, we use the terms **"we"** **"us"** **"our"** or **"Pepperstone"** to refer to Pepperstone Operations Pty Limited and its related companies.
- 2.2 **"client"**, **"you"** or **"your"** means an individual who's the subject of the personal data that we process as a data controller.

Section B – Collection of personal data

3. Why we collect your personal information

- 3.1 We only collect personal information when it's reasonably necessary for us to do business with you.
- 3.2 We use your personal information to:
- (a) provide you with the products and services or information that you've asked for;
 - (b) help us monitor, evaluate and develop our products and services;
 - (c) unless you tell us otherwise, keep you informed about our products and services and those of our relevant business and initiative partners, and tailor this information to your needs and interests;
 - (d) respond to any feedback, queries or complaints;
 - (e) provide you with technical support;
 - (f) participate in any third party acquisition or potential acquisition of an interest in us or our assets;
 - (g) comply with our legal obligations under the applicable laws; and
 - (h) take measures to detect and prevent fraud, crime or other activity which may cause harm to our business or our products and services.

4. Information we may collect

- 4.1 The personal information we collect about you generally includes the following:
- (a) name;
 - (b) date of birth;
 - (c) postal or email address;
 - (d) phone numbers, including home, mobile and work;
 - (e) occupation; or
 - (f) other information we consider necessary to our functions and activities.

5. How we collect personal information

- 5.1 We may collect personal information about you directly from you whenever you interact with us.
- 5.2 We may also collect information from you electronically, for instance, when you visit our website.

6. Incomplete or inaccurate information

- 6.1 If you provide us with incomplete or inaccurate information, we may not be able to provide you with the products or services that you ask for.

7. Consent

- 7.1 In most cases, we'll obtain your consent to use and disclose your personal information for our intended purposes either before or at the time that we collect it.
- 7.2 If you don't give us your consent or withdraw your consent, we may not be able to provide you with the products or services you ask for.

8. Withdrawing consent

- 8.1 You can withdraw your consent at any time. To withdraw your consent, please email support@pepperstone.com in the first instance.

9. Sensitive information

- 9.1 We'll only collect sensitive information about you if we have your consent, or if we're required or authorised by law.

10. Aggregated Data

- 10.1 Aggregated data is general data about groups of people which doesn't identify anyone personally, for example the number of people in a particular industry that engage in forex trading.
- 10.2 We use aggregated data to:
 - (a) help us to understand how you use our products and services and improve your experience with us; and
 - (b) customise the way that we communicate with you about our products and services so that we can interact with you more effectively.
- 10.3 We may share aggregated data with our business or industry partners.

11. Anonymity and pseudonymity

- 11.1 In certain situations we may be able to give you the option of using a pseudonym or remain anonymous when you deal with us. We're only able to provide you with this option when it's practical for us to do so, and if we're not required by law to identify you.

12. Dealing with unsolicited personal information

- 12.1 If we receive personal information about you that we haven't ask for, we'll only retain it if we determine that:
 - (a) the information received is reasonably necessary for us to do business with you; and
 - (b) you've either consented to the information being collected, or it wasn't practical or reasonable for us to obtain your consent in the circumstances.
- 12.2 If these conditions aren't met, we will destroy or de-identify the information.
- 12.3 If the unsolicited information we receive about you is sensitive information, we'll get your consent to retain it, regardless of what the circumstances are.

Section C – Integrity of your personal information

13. Quality of personal information

- 13.1 We ensure that the personal information we collect and handle is accurate, up to date, complete and relevant.
- 13.2 Please contact us if any of the details you have provided to us change or if you believe that the information we have about you isn't accurate or up to date.
- 13.3 We may also take steps to update the personal information we hold, for example, an address, by collecting personal information from publicly available sources such as telephone directories or electoral rolls.

14. Security of personal information

- 14.1 We're committed to protecting the personal information we hold about you from misuse, unauthorised access and disclosure.
- 14.2 We've implemented a range of practices and policies to provide a robust security environment. We ensure the on-going adequacy of these measures by regularly reviewing them.
- 14.3 Our security measures include:
 - (a) using identity and access management technologies to control access to systems on which information is processed and stored;
 - (b) educating and training our employees about their obligations when they collect and handle personal information;
 - (c) requiring our employees to comply with internal information security policies and to keep information secure, such as using passwords when accessing our systems;
 - (d) encrypting data sent from your computer to our systems during internet transactions and client access codes transmitted across networks;
 - (e) employing firewalls, intrusion detection systems and virus scanning tools to protect against unauthorised persons and viruses from entering our systems;
 - (f) using dedicated secure networks or encryption when we transmit electronic data for purposes of outsourcing;
 - (g) practising a clean desk policy for all premises and providing secure storage for physical records; employing physical and electronic security measures such as swipe cards, alarms, cameras and guards (as required) to protect against unauthorised access to buildings; and
 - (h) monitoring and regularly reviewing our practise against our own policies and against industry best practice.
- 14.4 Where we identify that we no longer need certain personal information, we ensure that it's effectively and securely destroyed. For example, we may shred paper records or use other means such as degaussing (de-magnetism of a device) and deletion in the case of electronic equipment and records.

Section D – Use or disclosure of personal information

15. Who we disclose personal information to

- 15.1 We may share your 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.

15.2 These entities and third parties include:

- (a) brokers and agents who refer your business to us;
- (b) our third party business partners or joint initiative providers;
- (c) auditors we appoint to ensure the integrity of our operations;
- (d) any person acting on your behalf, including your financial adviser, solicitor, settlement agent, accountant, executor, administrator, trustee, guardian or attorney;
- (e) if required or authorised to do so, regulatory bodies and government agencies; and
- (f) other organisations who assist us to provide products and services by performing functions such as client contact, data processing, debt recovery, marketing and advertising, data analysis, business intelligence, website and technology services. They may also provide products and services that integrate with or complement our products and services.

15.3 We take our obligations to protect your information extremely seriously and make every effort to deal only with parties who share and demonstrate the same attitude. Each of the third parties that we contract with is carefully selected and is only authorised to use your personal information in a secure way, that's necessary for them to perform their services to us.

16. Disclosure required by law

16.1 We'll also disclose your personal information if we're required by law or permitted to do so under the applicable privacy laws.

Section E – Direct marketing

17. Direct marketing

17.1 Unless you've asked us not to, we may use your personal information to let you know about new or improved services and special offers that may be of interest to you.

17.2 If you don't want us to use your personal information for marketing purposes, please:

- (a) call us on 1300 033 375; or
- (b) write to us at support@pepperstone.com.

Section F – Cookies

18. What is a cookie

18.1 A cookie is a small file which asks permission to be placed on your computer's hard drive. If your computer settings allow cookies, then the file is added and the cookie helps analyse web traffic or lets the site owner know when you visit a particular site.

19. Why we use cookies

19.1 Cookies help us provide you with a better website by enabling us to monitor the pages that you find useful and tailor our website to your needs, likes and dislikes by gathering and remembering information about your preferences.

- 19.2 We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration. This is statistical data about your browsing actions and patterns, and doesn't identify you or anyone else as an individual.
- 19.3 We may disclose the data we collect through cookies to our related companies.

20. How to block cookies

- 20.1 Most web browsers allow you to adjust settings to erase cookies, disallow cookies, or receive a warning before a cookie is set. Please note that some parts of our websites may not function fully if you disallow cookies.

Section G – Cross border disclosure of personal information

21. Disclosing personal information to cross border recipients

- 21.1 Some of our related companies and third parties that we share information with may be located outside of Australia. These entities may be located in the United Kingdom, Cyprus, Germany, the UAE, Kenya, the Bahamas, Chile, the United States, Thailand, China, and other countries.. We'll only disclose your personal information to an offshore recipient once we have taken reasonable contractual and practical steps to ensure that:
- (a) the overseas recipient doesn't breach the Australian Privacy Principles ("APPs"); or
 - (b) you'll be able to take action to enforce the protection of a law or binding scheme that has the effect of protecting the information in a way that's at least substantially similar to the way in which the APPs protect the information; or
 - (c) you've consented to the disclosure after we expressly tell you that there's no guarantee that the overseas recipient won't breach the APPs; or
 - (d) the disclosure of the information is required or authorised by or under an Australian law or a court/tribunal order; or
 - (e) a permitted general situation (other than the situation referred to in item 4 or 5 of the table in subsection 16A(1) of the Privacy Act 1988 (Cth)) exists in relation to the disclosure of the information.

Section H – Access to, and correction of, personal information

22. Access

- 22.1 If you've provided us with personal information, you have the right to request to access or correct it.
- 22.2 Requests for access to or correct limited amounts of personal information, such as checking to see what address or telephone number we have recorded, can generally be handled over the phone.
- 22.3 We'll respond to your request as soon as we're able to. In some cases we may ask you to pay an administrative fee to cover costs associated with your request. We'll confirm the cost with you and confirm that you want to proceed before actioning your request.

- 22.4 We'll endeavour to comply with your request within 30 days of hearing from you. To help us respond, please include as much detail as possible about the information that you want to access or correct and, if relevant, how you'd like to access the information.
- 22.5 We'll always confirm your identity before providing you with access to your personal information.

23. Exceptions and refusal to give access or correct

- 23.1 In some circumstances we might have to deny your request for access or correction, or limit the access we provide. In either of these situations, we'll let you know the reasons for our decision in writing. If you disagree with our decision, you can make a complaint following the process set out in section I of this Policy.

Section I – Contacting us and complaints

24. Contact

- 24.1 If you have any questions or would like further information about our privacy and information handling practices, please contact us using one of the following channels:
- (a) Email: support@pepperstone.com
 - (b) Phone: 1300 033 375; or
 - (c) Post: Level 16, Tower One, 727 Collins Street, Melbourne, VIC, 3008 – for the attention of the Data Protection Officer.

25. Making a complaint

- 25.1 We offer a free internal complaint resolution scheme to all of our clients. If you have a privacy complaint, please contact us using the details above to discuss your concerns.
- 25.2 To assist us in helping you, please gather all supporting information and any documents relating to your complaint and provide it to us for assessment. We'll try to resolve your complaint as quickly as possible, and in any event within 30 days of hearing from you. If your complaint takes longer to resolve, we'll keep you informed of our progress.
- 25.3 If you're not satisfied with our handling or resolution of your complaint, under the Privacy Act you may complain to the Office of the Australian Information Commissioner about the way we handle your personal information. The Commissioner can be contacted at:
- (a) Postal address: GPO Box 5218, Sydney New South Wales 2001 (b) Phone: 1300 363 992
 - (b) Email: enquiries@oaic.gov.au
 - (c) Website: www.oaic.gov.au

Section J – Additional Privacy Disclosures

This section applies to you if the European Union (EU), United Kingdom (UK), DIFC or Kenyan data protection laws (Applicable Data Protection Laws) apply to the processing of your information.

26. Data controller

- 26.1 For the purposes of the Applicable Data Protection Laws, Pepperstone Operations Pty Ltd is the data controller.

27. How we may use your personal data (Lawful Basis)

27.1 We may process your personal data for one or more lawful bases of processing ("Lawful Basis") depending on the specific purpose for which we are using your data (see below).

27.2 We may process your personal data in the following ways:

Purpose of data processing	Lawful basis
Verifying your identity, establishing and administering your trading account and providing you with technical support.	<i>Your consent, performance of our contract with you, to comply with our legal obligations or necessary for our legitimate interests.</i>
Providing you with the products and services that you've asked for and carrying out our obligations arising from any contracts connected to you.	<i>Your consent, performance of our contract with you, to comply with our legal obligations or necessary for our legitimate interests.</i>
Dealing with and responding to your inquiries, requests, complaints or feedback, including contacting you where necessary.	<i>Your consent, performance of our contract with you or necessary for our legitimate interests.</i>
Processing your payments, where applicable.	<i>Performance of our contract with you or necessary for our legitimate interests or to comply with our legal obligations.</i>
Unless you tell us otherwise, keeping you informed about our products and services and those of our relevant business and initiative partners, and tailoring this information to your needs and interests. We may contact you for this purpose by email, post, telephone, SMS and other messaging services.	<i>Your consent or necessary for our legitimate interests.</i>
Monitoring, improving and developing our website, our apps or our products and services, as well as collecting feedback from you about our websites, our apps, and other activities, including market research, analysis and creating statistics.	<i>Your consent, performance of our contract with you or necessary for our legitimate interests.</i>
Ensuring we have adequate security measures and services so you can safely access our website and our apps.	<i>Performance of our contract with you, to comply with our legal obligations or necessary for our legitimate interests.</i>
Preventing, detecting and investigating potentially prohibited or illegal activities, and enforcing our Terms and Conditions.	<i>Performance of our contract with you, to comply with our legal obligations or necessary for our legitimate interests.</i>
Complying with all the applicable laws and regulations.	<i>To comply with our legal obligations.</i>

28. Your rights regarding your personal data

28.1 You're entitled to exercise these rights regarding your personal data, with some exceptions which we've explained below:

- (a) request access to your personal data (commonly known as a "data subject access request");
- (b) request correction of the personal data that we hold about you;
- (c) request erasure of your personal data. Please note that for legal or regulatory reasons we might not always be able to comply with these requests. We'll let you know if this is the case when you make your request;

- (d) object to processing of your personal data if we're relying on a legitimate interest (or those of a third party) and you feel it impacts on your fundamental rights and freedoms. You also have the right to object if we're processing your personal data for direct marketing purposes. Please note that in some cases, we may prove that we've got compelling legitimate grounds to process your information which override your rights and freedoms;
- (e) ask us to suspend the processing of your personal data, if:
 - (i) you want us to establish the data's accuracy;
 - (ii) our use of the data is unlawful but you don't want us to erase it;
 - (iii) you need us to hold the data even if we no longer require it, so that you can use it to establish, exercise or defend legal claims; or
 - (iv) you've objected to our use of your personal data but we need to verify whether we have overriding legitimate grounds to use it;
- (f) request the transfer of your personal data to you or to a third party. Note that this right only applies to automated information (i.e. not to hard copies) which you initially consented to us using or where we used the information to perform a contract with you; and
- (g) withdraw consent at any time if we're relying on your consent to process your personal data. If you withdraw your consent, we may not be able to provide certain products or services to you. We'll let you know if this is the case at the time you withdraw your consent. Please contact:

Attn: Data Protection Officer
 Email: support@pepperstone.com

- 28.2 Please quote your name and address when you write to us and provide brief details of the data that you would like a copy of or which you would like to be corrected (this helps us to locate your data more easily). We'll require proof of your identity before providing you with details of any personal data we may hold about you.
- 28.3 We try to respond to all legitimate requests within 1 (one) month. It might take us longer than this if your request is particularly complex or if you've made a number of requests. We'll let you know if this situation applies to you within 1 month of receiving your request and keep you updated.
- 28.4 We may charge you a reasonable fee if your request is manifestly unfounded, excessive or repetitive, or we receive a request to provide further copies of the same data. We may also refuse to comply with your request in these circumstances. We'll confirm the cost with you and confirm that you want to proceed before actioning your request.

29. Transfers outside of the EEA

- 29.1 The personal data we collect from you may be transferred to, and stored at, a destination outside the United Kingdom and European Economic Area ("EEA"), including places such as Australia, Germany, the UAE, Kenya, the Bahamas, Chile, the United States, Thailand, China, and other countries. It may also be processed by staff who work for us or one of the suppliers of our affiliate companies outside the UK and EEA. Our staff outside of the UK and EEA may be engaged in, among other things, the fulfilment of your request, the processing of your payment details and the provision of support services. By submitting your personal data to us, you agree to your personal data being transferred, stored and processed in this way. We'll take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy.

- 29.2 Whenever we transfer your personal data out of the UK or the EEA, we ensure a similar degree of protection is afforded to it by ensuring that the appropriate safeguards are in place. We may use specific standard contractual terms approved for use in the UK or the EEA (as applicable) which give the transferred personal data the same protection as it has in the UK or the EEA, such as the European Commission's standard contractual clauses for international data transfers, applicable standard contractual clauses, Binding Corporate Rules, the EU-US Privacy Shield, or equivalent applicable rules. If you'd like a copy of these rules, please contact us using the contact details below.

Attn: Data Protection Officer
Email: support@pepperstone.com

30. How long we'll keep your personal data

- 30.1 We'll only retain your personal data for as long as you have consented to it, or for as long as is necessary to us to provide you with our services or fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, reporting or regulatory requirements. For instance, under tax laws we have to keep basic information about our clients (including contact, identity, financial and transaction data), typically for six years after they cease being clients.
- 30.2 In some circumstances you can ask us to delete your personal data, see Section E of this Policy above.
- 30.3 Where we identify that we no longer need certain personal data, we ensure that it's effectively and securely destroyed.

31. Making a complaint

- 31.1 If you think there's a problem with the way that we're handling your personal data, you have the right to complain to:

- For UK residents: the Information Commissioners Office at:
 - (a) <https://ico.org.uk/make-a-complaint/>; or
 - (b) by calling their helpline on 0303 123 1113.
- For European residents, Office of the Commissioner for Personal Data Protection at:

commissioner@dataprotection.gov.cy
- For residents in the DIFC, the DIFC Data Protection Officer at:
 - (a) dpo@difc.ae; or
 - (b) by calling their helpline on 04 362 2222.
- For Kenyan residents:

Data Protection Commissioner Office of the Data Protection Commissioner
P.O. Box 30920 00100 NAIROBI
CA Centre
Phone: +254 703042000/ +254 796954269/ +254 778048164
Email: info@odpc.go.ke

Complaints can be submitted using the complaints form on the CMA website at the following link: <https://www.odpc.go.ke/report-a-complaint/>

Section K – Further information

32. Your consent and changes to this Privacy Policy

- 32.1 We can amend or modify this Privacy Policy from time to time. If we do, we'll post the updated version on our Website and on our Apps. It's your responsibility to check the Privacy Policy every time you submit your personal data to us.

33. Your duty to tell us about changes

- 33.1 It's important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us by emailing us at

