

This Privacy Policy is provided by Australian Investment Exchange Limited (AUSIEX) ABN 71 076 515 930 AFSL 241400 of Locked Bag 3005, Australia Square, NSW 1215.

1. YOUR PRIVACY IS IMPORTANT TO US

We know that how we collect, use, exchange and protect your information is important to you and we value your trust. That's why protecting your information and advising you about what we do with your information is a vital part of our relationship with you.

Please note that during the course of our relationship with you, we may provide more details about how we handle your information. This could be when you complete an application or receive a terms and conditions document or a Product Disclosure Statement (PDS). When you receive this further information, please consider it carefully and visit our website regularly as we update this policy from time to time.

In addition to the *Privacy Act 1988*, individuals located in the European Union (EU) and United Kingdom (UK) may also have rights under EU and UK-based rules known as the General Data Protection Regulation (GDPR). The GDPR has harmonised the data privacy laws of each individual EU country, giving more rights to individuals located in the EU or UK and more obligations to organisations holding their personal information.

Details of additional rights that may be available to individuals located in the EU or UK and how we meet them are outlined in Appendix 1. We take privacy seriously and are committed to ensuring the protection of your personal information, regardless of where you are located.

2. INFORMATION WE COLLECT

Information we collect from you

We collect your information when you request or use our products or services, transfer money, phone us or visit any of our websites, and when we interact with you to administer any products and services that you have with us.

When you use our website, online chat services ("webChat") and/or mobile applications we may collect information about your location or activity including IP address, telephone number and whether you've accessed third party sites. Some of this website information we collect using 'cookies'.

The information we collect from you may include your identity and contact details, other personal details such as gender and marital status and financial information.

webChat Services

Any webChat Services available on our site are subject to the terms and conditions of this Privacy Policy, as updated from time to time. The following is the terms of use for our webChat services:

- webChat services are only available for assistance with self-services enquiries only and cannot be used to complete trade executions.
- Please do not provide your Personal Information or sensitive information to the webChat virtual assistant.
- If your computer or device has been compromised or accessed by a third party, please do not proceed with webChat and instead call our Customer Relations Team.

- We will only provide general information on webChat relating to self service enquiries.
- Use of our webChat feature constitutes acceptance of this Privacy Policy and the terms and conditions herein.

Information we collect from other parties

We collect information about you from other parties such as service providers, agents, advisers or brokers, if we have a requirement to do so. We may collect information about you that is publicly available, for example from public registers or social media, or made available by third parties.

Sensitive information

The *Privacy Act 1988* also protects your sensitive information, if we need to obtain this type of information, we will ask for your consent prior to collecting your sensitive information (except where otherwise permitted by law).

3. HOW DO WE USE YOUR INFORMATION?

We collect, use and exchange your information so that we can:

- establish your identity and assess applications for products and services
- price and design our products and services
- administer our products and services
- administer our customer databases, systems and internal processes
- manage our relationship with you
- manage our risks and help identify and investigate illegal activity, such as fraud
- contact you, for example if we suspect fraud on your account or need to tell you something important
- conduct and improve our businesses and improve the customer experience
- comply with our legal obligations and assist government and law enforcement agencies or regulators
- comply with our international legal and taxation obligations and assist international government entities as required

We may also collect, use and exchange your information in other ways where we are required to do so and where permitted by law.

Gathering and combining data to get insights

Improvements in technology enable organisations, like us, to collect and use information to get a more integrated view of customers and provide better products and services.

We may combine the customer information we have with information available from a wide variety of external sources (for example census or Australian Bureau of Statistics data). This allows us to analyse the data in order to gain useful insights which can be used for any of the purposes mentioned earlier in this section.

In addition, we may provide data insights or related reports to others, for example to help them understand their customers better. These are based on aggregated information and will not contain any information that identifies you.

4. WHO DO WE EXCHANGE YOUR INFORMATION WITH?

We exchange your information with our related entities and certain third parties so that we may adopt an integrated approach to our customers. We may use this information for any of the purposes mentioned in section 3.

Third parties

We may exchange your information with third parties where this is permitted by law or for any of the purposes mentioned in section 3.

Third parties include:

- our service providers (such as consultants and technology service providers) and those who refer business to us
- co-branding or branding partners (organisations with whom we have agreements to provide products and services under a different brand name)
- those to whom we outsource certain functions, for example, direct marketing, statement production, debt recovery and information technology support
- platform providers (such as international share trade platform providers), issuers of financial products, other financial institutions, and other bodies (for example, if you do not perform your obligations under a share trade)
- brokers, agents and advisers, and their service providers, and persons acting on your behalf, for example guardians and persons holding power of attorney
- market operators, operators of clearing and settlements facilities, share and other registries
- issuers of financial products and platform providers
- other financial institutions, for example so that we can process a claim for mistaken payment
- auditors, insurers and re-insurers
- employers or former employers
- government and law enforcement agencies or regulators
- entities established to assist with anti-money laundering & counter terrorism financing (AML/CTF) obligations, and/or help identify illegal activities and prevent fraud.

From time to time our third-party service providers/white label partners, for the purposes of meeting regulatory, compliance or legislative requirements, may request that we validate and/or verify your information which you have provided to them. This ensures that your information is correct and they can provide services to you.

We are not liable for any loss or damages suffered or incurred, including consequential loss, in relation to data shared by us with any third party service provider.

You can request not to have your information shared with third party service providers. However, we may not be able to provide you with our services where we rely on third party service providers to complete certain functions issue financial products, act on your behalf, provide clearing, settlement and execution facilities for us. If you do not wish your information to be shared, please contact us for further information to discuss your options, using the contact details in section 8.

Marketing Communications

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences via your online share trading profile on our website, or let us know via phone.

Sending information overseas

From time to time we may send your information overseas, including to our related entities, service providers or other third parties who operate or hold data outside Australia. For example:

- AUSIEX is a wholly owned subsidiary of Nomura Research Institute, Ltd. Your information may be disclosed to NRI group entities and third parties in overseas jurisdictions including: Japan; India; and the Philippines for the purpose of delivering or providing services to you.
- We may also send your information to the services providers who are likely to be located in the USA, UK, Ireland, Germany, European Economic Area, New Zealand, Phillipines, Singapore, Switzerland and South Africa to help us deliver or support the provision of products and services to you e.g. for client screening to meet regulatory obligations.
- Where applicable, we may also send information overseas to complete a particular transaction, such as an International Money Transfer, or where this is required by laws and regulations of Australia or another country.

Where we do send information overseas, we ensure that appropriate data handling and security arrangements are in place. Please note that Australian law may not apply to some of these entities.

5. KEEPING YOUR INFORMATION SECURE

We keep your hard-copy or electronic records on our premises and systems or offsite using trusted third parties. Our security safeguards include:

Security Safeguard	Details
Staff education	We have ongoing training for our staff about privacy and the obligations with regard to your information.
Taking precautions with overseas transfers and third parties	When we send information overseas or use third parties that handle or store data, we ensure that appropriate data handling and security arrangements are in place.
System security	When you transact with us on the internet via our website or mobile apps we encrypt data sent from your computer to our systems. We have firewalls, intrusion detection systems and virus scanning tools to protect against unauthorised persons and viruses accessing our systems. When we send electronic data we use dedicated secure networks or encryption. We limit access by requiring use of passwords and/or smartcards.
Building security	We have protection in our buildings against unauthorised access such as alarms, cameras and guards (as required).
Destroying data when no longer required	Where practical, we keep information only for as long as required (for example, to meet legal requirements or our internal business requirements).

Depending on the circumstances in which you engage with us, including the product or service you apply for, or obtain, from us and whether directly with us or with the support of a third party, all of this Privacy Policy may be relevant to you, in addition to any privacy policy/notice of that third party.

6. ACCESSING, UPDATING AND CORRECTING YOUR INFORMATION

Can I get access to my information?

You can ask for access your basic information (for example what transactions you've made) by going online or phoning us using the details provided at the bottom of this policy.

For more substantial information you will need to contact Customer Relations using the details in section 8.

Is there a fee?

There is no fee for making the initial request, but in some very limited cases there may be an access charge to cover the time we spend locating, compiling and explaining the information you ask for. If there is an access charge, we'll give you an estimate upfront and confirm that you'd like us to proceed. Generally, the access charge is based on an hourly rate plus any photocopying costs or other out-of-pocket expenses. You'll need to make the payment before we start, unless you've authorised us to debit your account.

How long does it take to gain access to my information?

We try to make your information available within 30 days of your request. Before we give you the information, we'll need to confirm your identity.

Can you deny or limit my request for access?

In certain circumstances we're allowed to deny your request, or limit the access we provide. For example we might not provide you access to commercially sensitive information. Whatever the outcome, we'll write to you explaining our decision.

Updating your basic information

It's important that we have your correct details such as your current address and telephone number. You can check or update your information by going online or phoning us using the details provided at the bottom of this policy.

Can I correct my information?

You can ask us to correct any inaccurate information we hold or have provided to others by contacting us using the details at the bottom of this policy. If the information that is corrected is information we have provided to others, you can ask us to notify them of the correction. We don't charge a fee for these requests.

If we're able to correct your information, we'll inform you when the process is complete.

What if we disagree that the information should be corrected?

If we disagree with you that information should be corrected, we'll let you know in writing our reasons. You can ask us to include a statement with the relevant information, indicating your view that the information is inaccurate, misleading, incomplete, irrelevant or out-of-date. We will take reasonable steps to comply with such a request.

7. MAKING A PRIVACY COMPLAINT

We're here to help

We accept that sometimes we can get things wrong. If you have a concern about your privacy you have a right to make a complaint and we'll do everything we can to put matters right.

How do I make a complaint?

To lodge a complaint, please get in touch with us using the details set out in section 8. We'll review your situation and try to resolve it straight away. If you have raised the matter through your point of contact and it has not been resolved to your satisfaction, please contact our Customer Relations team using the details in in section 8.

How do we handle a complaint?

We acknowledge every complaint we receive and provide our name, a reference number and contact details of the investigating officer. We keep you updated on the progress we're making towards fixing the problem.

Usually, it takes only a few days to resolve a complaint. However, if we're unable to provide an Internal Dispute Resolution Response within 30 days we'll contact you to explain why and discuss a timeframe to resolve the complaint.

External Review

If you're not satisfied with our handling of your matter, you can refer your complaint to external dispute resolution. We suggest you do this only once you've first followed our internal complaint processes set out above.

If you wish to seek external dispute resolution, the Australian Financial Complaints Authority (AFCA) offers a free and independent dispute resolution scheme. You can contact AFCA, GPO Box 3 Melbourne VIC 3001 on:

Phone: 1800 931 678

Email: info@afca.org.au

Online: www.afca.org.au

If your complaint is about the way we handle your personal information, you may also contact the Office of the Australian Information Commissioner on 1300 363 992, online at www.oaic.gov.au or write to the Office of the Australian Information Commissioner, GPO Box 5218, Sydney NSW 2001.

8. HOW TO CONTACT US OR FIND OUT MORE

For privacy related queries, access or correction requests, or complaints, or to request a printed version of this policy please contact us on the details provided at the bottom of this policy as we aim to resolve your query or complaint at your first point of contact with us.

If you have tried to resolve your query through your usual point of contact or customer service team and are not satisfied with the outcome, you can call AUSIEX Customer Relations on 1300 302 449, or write to us at AUSIEX Customer Relations, Reply Paid 85157, Australia Square NSW 1214.

The European Union (EU) and United Kingdom (UK) General Data Protection Regulation (GDPR) has harmonised the data privacy laws of each individual EU and UK country, giving more rights to individuals located in the EU or UK and more obligations to organisations holding their personal information. In this Appendix, “personal information” means any information relating to an identified or identifiable natural person (the meaning given to the term “personal data” in the GDPR).

Personal information must be processed in a lawful, fair and transparent manner. As such, if you are located in the EU or UK then GDPR requires us to provide you with more information about how we collect, use, share and store your personal information as well as advising you of your rights as a ‘data subject’.

If you are located in the EU or UK and have an enquiry relating to your rights under the GDPR, please call AUSIEX Customer Relations on 1300 302 449, or write to us at AUSIEX Customer Relations, Reply Paid 85157, Australia Square NSW 1214.

WHAT PERSONAL INFORMATION DO WE COLLECT?

The information about the data we collect in Section 2 of the main Privacy Policy applies.

Special Categories of Personal Information

The GDPR provides additional protection for personal information about your racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, biometric data (for example your fingerprints), or data concerning your health, sex life or sexual orientation. We will only process this type of personal information with your consent or where otherwise lawfully permitted.

How long we keep your personal information

We generally keep your personal information for up to 7 years after you stop being a customer but we may keep your personal information for longer:

- To fulfil legal or regulatory obligations
- For internal research and analytics
- To respond to a question or complaint

9. HOW WE USE YOUR INFORMATION

We can only collect and use your personal information if we have a valid lawful reason to do so. For AUSIEX, these reasons are:

- **Contract:** We need to process your personal information in order to fulfil a contract you have with us, or because you have asked us to take specific steps before entering into a contract.
- **Legal obligations:** We need to process your personal information for us to comply with the law (not including contractual obligations).
- **Consent:** You have given clear consent for us to process your personal information for a specific purpose.
- **Legitimate interests:** We need to process your personal information for our legitimate interests or the legitimate interests of a third party unless there is a good reason to protect your personal information which overrides these legitimate interests.

How we use your personal information	Our reasons	Our legitimate interests
To confirm your identity	<ul style="list-style-type: none"> To fulfil contracts To meet our legal duty We have legitimate interests 	<ul style="list-style-type: none"> Preventing fraud Complying with guidance of regulators Managing risk
To assess your application for a product or service	<ul style="list-style-type: none"> We have your consent To fulfil contracts To meet our legal duty We have legitimate interests 	<ul style="list-style-type: none"> Identifying credit risks prior to entering into a loan agreement Complying with guidance of regulators Managing risk
To manage our relationship with you	<ul style="list-style-type: none"> We have your consent To fulfil contracts To meet our legal duty We have legitimate interests 	<ul style="list-style-type: none"> Preventing and investigating potential criminal activity Complying with guidance of regulators Managing risk
To minimise risks and identify or investigate fraud and other illegal activities	<ul style="list-style-type: none"> To fulfil contracts To meet our legal duty We have legitimate interests 	<ul style="list-style-type: none"> Preventing fraud Ensuring network and information security Reporting possible criminal acts or threats to public security Preventing and investigating potential criminal activity Complying with guidance of regulators Managing risk
To contact you, for example, when we need to tell you something important	<ul style="list-style-type: none"> We have your consent To fulfil contracts To meet our legal duty We have legitimate interests 	<ul style="list-style-type: none"> Preventing fraud Complying with guidance of regulators Managing risk
To improve our service to you and your experience with us	<ul style="list-style-type: none"> We have your consent To fulfil contracts To meet our legal duty We have legitimate interests 	<ul style="list-style-type: none"> Preventing and investigating potential criminal activity Complying with guidance of regulators Managing risk
To comply with laws, and assist government or law enforcement agencies	<ul style="list-style-type: none"> To fulfil contracts To meet our legal duty We have legitimate interests 	<ul style="list-style-type: none"> Preventing fraud Ensuring network and information security Reporting possible criminal acts or threats to public security Preventing and investigating potential criminal activity Complying with guidance of regulators Managing risk
To manage our business	<ul style="list-style-type: none"> We have your consent To fulfil contracts To meet our legal duty We have legitimate interests 	<ul style="list-style-type: none"> Complying with guidance of regulators Preventing and investigating potential criminal activity Managing risk

The right to be informed how personal information is processed	You have the right to be informed how your personal information is being collected and used. If we require your consent to process your personal information you can withdraw consent at any time. If you withdraw consent, we may not be able to provide certain products or services to you. The right to withdraw only applies when the lawful basis of processing is consent.
The right of access to personal information	You can access your personal information that we hold by contacting us on the email listed at the bottom of this document.
The right to rectification	You have the right to question any personal information we have about you that is inaccurate or incomplete. If you do, we will take reasonable steps to check the accuracy and correct it.
The right to erasure	You have the right to ask us to delete your personal information if there is no need for us to keep it. You can make the request verbally or in writing. There may be legal or other reasons why we need to keep your personal information and if so we will tell you what these are.
The right to restrict processing	You have the right to ask us to restrict our use of your personal information in some circumstances. We may be able to restrict the use of your personal information. In this situation we would not use or share your personal information while it is restricted. This is not an absolute right and only applies in certain circumstances.
The right to data portability	In some circumstances you have the right to request we provide you with a copy of the personal information you have provided to us in a format that can be easily reused.
The right to object	In some circumstances you have the right to object to us processing your personal information.
Rights in relation to automated decision making and profiling	We sometimes use systems to make automated decisions (including profiling) based on personal information we have collected from you or obtained from other sources such as credit reporting bodies. These automated decisions can affect the products or services we offer you. You can ask that we not make decisions based on automated score alone or object to an automated decision and ask that a person review.
The right to lodge a complaint with a supervisory authority	You have the right to complain to the regulator if you are not happy with the outcome of a complaint. See the 'Regulator Contact Details' section for more information. The individual regulator websites will tell you how to report a concern.

Please note that while any changes you make to your Personal Information will be reflected in active user databases instantly or within a reasonable period of time, we may retain all information you submit for backups, archiving, prevention of fraud and abuse, analytics, satisfaction of legal obligations, or where we otherwise reasonably believe that we have a legitimate reason to do so.

You may decline to share certain personal information with us, in which case we may not be able to provide to you some of the features and functionality of our products and services.

MINORS AND CHILDREN'S PRIVACY

We will seek parent or guardian consent to collect the details of children under 16.

REGULATOR CONTACT DETAILS

The UK data protection authority is:

Information Commissioner's Office
Wycliffe House
Wilmslow
Cheshire SK9 5AF
UK
Visit: ico.org.uk

For other European jurisdictions please refer to the European Commission website for details of the relevant data protection authorities.

Have questions? Connect with us.

AUSIEX
Locked Bag 3005
Australia Square NSW 1215

📞 1800 252 351
✉ service@ausiex.com.au
🌐 ausiex.com.au