

Kapital FX Privacy Collection Statement

Kapital FX Pty Ltd is committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy, which provides further information about how we handle your information, is available upon request or by accessing our website www.kapitalfx.com.au.

1. How do 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, call us or send us correspondence. Sometimes we may collect personal information about you from a third party.

2. Why do we collect personal information?

We collect and hold personal information about you so that we may:

- provide you with our products and services;
- let you know about other products or services we offer, send you information about special offers or invite you to events;
- protect our business and other customers from fraudulent or unlawful activity;
- 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

3. What if you don't provide your personal information?

If you do not provide us with the personal information we request, we may not be able to provide you with our products or services or meet your needs appropriately.

4. Disclosure of your personal information

We may disclose personal information to:

- our related entities;
- an agent, professional advisor or service provider we engage to carry out our functions and activities
- organisations involved in a transfer or sale of our assets or business;
- financial institutions involved in managing our payments, such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- anyone whom you authorise us to disclose it.

5. Sending information overseas

We do not currently disclose your personal information overseas.

We will not disclose your personal information to overseas recipients without your consent unless:

- we have taken reasonable steps to ensure that the recipient does not breach the *Privacy Act 1988* ('Privacy Act'), or the Australian Privacy Principles ('APPs'); or
- the recipient is subject to a similar information privacy regime.

6. Your rights

Our Privacy Policy 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 complain about a breach of the Privacy Act, including the APPs; and
- we will deal with a privacy complaint.

Credit Reporting and Your Privacy

We may disclose personal information, including information about your credit liabilities, repayments and defaults, to the following credit reporting body:

Equifax Australia Information Services and Solutions Pty Limited ('Equifax')

Equifax
PO Box 967
NORTH SYDNEY NSW 2059

Disclosure of credit information

Equifax may include the information in reports provided to credit providers to assist them to assess your credit worthiness. If you fail to meet your repayment obligations or commit a serious credit infringement, we may be entitled to disclose this to Equifax.

Our policies

Our policies in relation to the management of credit-related personal information are found in our Privacy Policy, which you may access at www.kapitalfx.com.au. You may obtain Equifax's policy about the management of credit-related personal information by reading their Privacy Policy on their website www.equifax.com.au.

Your rights

You have the right to access the information held by us, to request us to correct the information and to make a complaint to us. You have the right to request credit reporting bodies not to use your credit reporting information for the purposes of pre-screening of direct marketing by a credit provider. You also have the right to request credit reporting bodies not to use or disclose credit reporting information about you if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

ACKNOWLEDGEMENT:

- I acknowledge that I have received and read Kapital FX's Privacy Statement.
- I authorise Kapital FX and its representatives to act as my agent in seeking access to my credit information held by credit reporting bodies and credit providers. This authority applies to inquiries made by Kapital FX in connection with: (a) an application, or proposed application, by me for credit or my having sought advice in relation to credit; or (b) in connection with the provision of services to me by Kapital FX in order to verify my personal information (including name, residential address and date of birth) for AML/CTF purposes.
- I consent to Kapital FX collecting sensitive information about me for the purposes of Kapital FX providing services to me.
- I consent to Kapital FX sending my personal information to the recipients located outside Australia as described in the Kapital FX Privacy Policy.
- I consent to Kapital FX sending my personal information as contained in my identification documents submitted to Kapital FX to the governments Document Verification Service (DVS) and for my personal information to be verified against the DVS.
- I do not wish to receive any promotional material from Kapital FX.