

# PRIVACY POLICY

**MITRADE GLOBAL PTY LTD**  
29 MARCH 2021

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RISK WARNING: CFDS ARE A LEVERAGED PRODUCT AND CAN RESULT IN THE LOSS OF YOUR ENTIRE CAPITAL. TRADING CFDS MAY NOT BE SUITABLE FOR EVERYONE. PLEASE CONSIDER OUR PDS, FSG, RISK DISCLOSURE STATEMENT AND CLIENT AGREEMENT BEFORE USING OUR SERVICES AND ENSURE THAT YOU UNDERSTAND THE RISKS INVOLVED. YOU DO NOT OWN OR HAVE ANY INTEREST IN THE UNDERLYING ASSETS.

# PRIVACY POLICY STATEMENT

This privacy statement is made on behalf of Mitrade Global Pty Ltd (ACN 149 011 361 AFSL 398528). All references to “Mitrade”, “we”, “us” or “our” in this policy are references to Mitrade Global Pty Ltd.

Mitrade is committed to protecting your privacy and to compliance with the Australian Privacy Principles (‘APPs’) contained in the Privacy Act 1988 (Cth) (‘Privacy Act’). If you have any questions relating to this privacy statement or your privacy rights, please contact us using the details provided under the ‘Contact Us’ heading below.

This Privacy Statement sets out the policy of Mitrade for management of personal information. We are committed to ensuring the privacy of your information and recognise that you, as a customer, are concerned about your privacy and about the confidentiality and security of information that Mitrade may hold about you.

This Policy is designed to inform customers of

- The Mitrade Privacy Policy;
- What information we collect and the purposes for which we collect it;
- Use, holding and disclosure of information collected to domestic and overseas recipients;
- Security of your personal information;
- Gaining access to information we hold about you;
- What to do if you believe the information we hold about you is inaccurate;
- Complaints in relation to privacy; and
- How to contact us.

## Personal Information

Personal information is defined as:

“information or an opinion about an identified individual, or an individual who is reasonably identifiable: (a) whether the information or opinion is true or not; and (b) whether the information is recorded in a material form or not.”

Mitrade will collect any personal information necessary for the purposes of ensuring compliance with its obligations under the Corporations Act 2001 (Cth) (‘Corporations Act’) and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (‘AML/CTF Act’).

The information we collect from you will depend on what services we provide to you and may include the following:

- your name, address and contact details;
- your e-mail address;
- your tax file number;
- Bank account details; and
- Identification and verification information.

# Open and transparent management of personal information

Mitrade seeks to ensure that personal information we hold about an individual is managed in an open and transparent manner. We have implemented procedures to ensure compliance with the Australian Privacy Principles and any applicable codes, and to deal with any complaints relating to our compliance with those provisions.

Mitrade has a clear and up-to-date privacy policy outlining our management of personal information, including details regarding the kind of personal information we collect and hold; how and why we collect and hold this information, and how an individual may access and seek correction of the information we hold about them. We further provide details regarding our complaints handling process and our policy on disclosure of information to overseas recipients (and if so, which countries).

## Collection of personal information

This policy details how Mitrade adheres to the Australian Privacy Principles regarding the collection of solicited personal information. Where possible, Mitrade collects personal information directly from individuals via the account application form. We also collect personal information about individuals indirectly from our website and credit reference agencies, which is reasonably necessary for the provision of our services, and only by lawful and fair means. Information is generally sought through our account application forms, in which the purpose is articulated. The collection of the information is consented to in the Terms & Conditions which you must agree to before receiving our services. Accordingly, we will always ensure you are informed of our purpose in collecting information, and your right to gain access to such information. If you do not provide the information requested, we may be unable to provide you with our services.

Circumstances where we may collect, use or disclose your information without consent are:

- Where we are required to comply with applicable law, court order or other judicial process, or the requirements of any applicable regulatory authority (such as AUSTRAC, ASIC or the ATO);
- For the purpose of verifying your identity and establishing your account (this may include third parties carrying out credit or identity checks on our behalf);
- Where there is a life/health emergency with serious and imminent threat to life, health and safety;
- Where there is a serious threat to public health or safety; or
- For the purpose of investigating or reporting a suspected unlawful activity.

Please note that generally we will only use the personal information (e.g. postal address, e-mail address, telephone numbers, facsimile number, date of birth, bank account details, TFN, details related to the provision of verification and identification documentation) we collect for the main purposes disclosed at the time of collection such as to provide financial services. Please see below for further information about how Mitrade uses and discloses personal information. We may also collect demographic information when you open an account, including birth date, education, occupation, etc. We also assess your trading experience, your approximate annual income and approximate net worth to assess your financial position.

- We do not store clients' payment information apart from the last four digits of your credit card, expiration date, and country, which we require for tax, government regulatory, and security purposes.

In accordance with the recommendations of Payment Card Industry Security Standards Council, customer card details are protected using Transport Layer encryption — TLS 1.2 and application layer with algorithm AES and key length 256 bit.

We also collect information about you indirectly from our website. This information will only identify who you are if you provide us with your details (eg. if you e-mail your contact details to us). When you visit our website our web server collects the following types of information for statistical purposes:

- your Internet service provider's address;
- the number of users who visit the website;
- the date and time of each visit;
- the pages accessed and the documents downloaded;
- the type of browser used.

No attempt is made to identify individual users from this information. The Mitrade website contains links to the websites of third parties. If you access those third-party websites they may collect information about you. Mitrade does not collect information about you from the third parties, nor can Mitrade take responsibility for the protection of your privacy on those third-party websites. You will need to contact them to ascertain their privacy standards.

## Cookies

A cookie is a small text file placed on your computer hard drive by a web page server. Cookies may be accessed later by our web server. Cookies store information about your use of our website. Cookies also allow us to provide you with more personalised service when using our website.

Mitrade uses cookies to:

- determine whether you have previously used the Mitrade website;
- identify the pages you have accessed; and
- facilitate administration of the site and for security purposes.

Most web browsers are set to accept cookies but you may configure your browser to notify you each time a cookie is offered before accepting or not to accept cookies. If you set your browser to reject cookies you may not be able to make full use of the Mitrade website. You can also delete cookies from your hard drive. Instructions on how to accept cookies, on how to be notified that a cookie is being offered and how to delete cookies are available through your respective web browser.

We may share website usage information about visitors to the website with reputable advertising companies for targeting our Internet banner advertisements on this site and other sites. For this purpose, pixel tags (also called clear gifs or web beacons) may be used to note the pages you have visited. The information collected by the advertising company through the use of these pixel tags is not personally identifiable.

To administer and improve our website, we may use a third party to track and analyse usage and statistical volume information, including page requests, form requests, and click paths. The third party may use cookies to track behaviour and may set cookies on behalf of us. These cookies do not contain any personally identifiable information.

## Unsolicited personal information

Where we receive personal information about an individual which is unsolicited by us and not required for the provision of our services, we will destroy or appropriately de-identify the information (provided it is lawful and reasonable for us to do so).

## Notification of the collection of personal information

When we obtain personal information about you, we ensure that you have our contact details and that you are aware of the collection of information and our purposes for doing so. As per above, we are unable to provide certain services if the requested information is not provided. We do not disclose your information to third parties, unless they are related entities or services providers, in which case they are required to conform to our procedures.

## Use and disclosure of personal information

Mitrade collects and holds personal information about an individual for the purpose of providing financial services. We collect this information with your consent as per our application form or other documentation, for the primary purpose disclosed to you at the time of collection.

However, in some cases Mitrade will use or disclose personal information for secondary purposes (any purpose other than a primary purpose). Personal information obtained to provide financial services may be applied to secondary purposes if the secondary purpose is related to the primary purpose of collection and the person concerned would reasonably expect the personal information to be used or disclosed for such secondary purpose.

Mitrade takes all reasonable steps to ensure that it only uses or discloses personal information that is relevant to the purpose for which the personal information is used or disclosed.

In some cases, we may ask you to consent to any collection, use or disclosure of your personal information. Your consent will usually be required in writing but we may accept verbal consent in certain circumstances.

We may use your personal information to:

- process your account application;
- respond to any specific requests you may make of us;
- notify you of any products that may be of interest to you;
- audit and monitor the services we provide to you;
- update your personal files; and
- enable us to meet our obligations under law, for example, the AML/CTF Act, the Corporations Act) and Australian taxation laws.

We may disclose your personal information to:

- our agents, contractors or third-party service providers to enable them to provide administrative and other support services to us;
- our affiliates, if the information is required to provide the product or service you have requested, or to provide you with an opportunity to participate in their products or services; and
- where the disclosure is authorised or required by law, for example to government agencies and regulatory bodies as part of our statutory obligations (such as AUSTRAC, ASIC or the ATO), or for law enforcement purposes.

To help us improve our services to you, we may engage another business to help us to carry out certain internal functions such as account processing, fulfilment, client service, client satisfaction surveys or other data collection activities relevant to our business. We may also provide a party with client information from our database to help us to analyse and identify client needs and notify clients of product and service offerings. Use of the information shared is strictly limited to the performance of the task we request and for no other purpose.

Mitrade requires any party that has access to personal information to conform to our privacy standards.

You may direct us not to disclose your personal information to certain non-affiliated third parties. To opt out of sharing personal information with non-affiliated third parties, please contact a client service representative using the details below. An opt out election made by one account owner of a joint account is applicable to all account owners of the joint account.

## Direct Marketing

Mitrade will only use personal information obtained for the provision of financial services, for the secondary purpose of direct marketing where:

1. Mitrade collected the personal information from the individual; and
2. Mitrade's contact details are provided in each communication; and
3. The individual would reasonably expect Mitrade to use or disclose the information for the purpose of direct marketing; and
4. Mitrade provides and informs the client of a simple means through which an individual can request to not receive marketing communications; and
5. The individual has NOT requested such communications cease.

There is no fee charged for receipt of direct marketing material or removal from the mailing list.

Often the law requires us to advise you of certain changes to products/services or regulations. You will continue to receive this information from us even if you choose not to receive direct marketing information from us. We will not disclose your information to any outside parties for the purpose of allowing them to directly market to you.

## Cross border disclosure/Sensitive information/Use of government identifiers/Anonymity & Pseudonymity

Mitrade does not, for the purposes of the Privacy Act, collect sensitive information. Wherever lawful and practicable, individuals may deal anonymously with Mitrade but given the nature of our services, it is unlikely that this will be a viable option. Mitrade does not use official identifiers (e.g. tax file numbers) to identify individuals. An individual's name or Australian Business Number is not an identifier for the purposes of the Privacy Act and hence may be used to identify individuals.

We may disclose your personal information to external parties who act on our behalf in the operation of our business or in connection with the transactions to be undertaken. These include companies like GBG or Equifax, which electronically verify the identification information that our clients provide. Such external parties are required and committed to protecting your privacy, and Mitrade will only choose external service providers who are compliant with the APPs

Mitrade may also share/transfer personal information to its related company outside of Australia. Mitrade will take all steps that are reasonable in the circumstances to ensure to the maximum extent possible that any information sent overseas has the same level of privacy protection as we provide here in Australia.

## Quality of personal information

Mitrade takes all reasonable steps to ensure the personal information held about individuals is accurate, up-to-date and complete. We verify personal information at the point of collection. The accuracy of records is also maintained by regular mail-out of statements.

Mitrade encourages you to help us by telling us immediately if you change your contact details (such as your phone number, street address or email address) or if any of your details need to be corrected or updated. A person wishing to update their personal information may contact our staff or the Privacy Officer on the contact details shown within this document.

## Accessing and correcting personal information

Individuals have a right to request access to their personal information and to request its correction, subject to some conditions and exceptions imposed by law. Mitrade will correct personal information where that information is found to be inaccurate, incomplete or out of date. We will not charge you a fee for your access request but may charge you the reasonable cost of processing your request.

If a person wishes to access their personal information or correct it, they should contact the Privacy Officer using the contact details listed below, and we will seek to provide such information within 14 days, and in the manner so requested (where reasonable to do so).

Mitrade may not always be able to give you access to all the personal information we hold about you. If this is the case, we will provide a written explanation of the reasons for our refusal of your access request, together with details of our complaints process for if you wish to challenge the decision.

We may not be able to give you access to information in the following circumstances:

1. Where we reasonably believe this may pose a serious threat to the life, health or safety of any individual or to public health/safety;
2. Where access would unreasonably impact the privacy of another individual;
3. Where such request is reasonably considered to be frivolous or vexatious;
4. Where the information relates to existing or anticipated legal proceedings which would otherwise not be accessible in the discovery process relating to such proceedings;
5. Where giving access would reveal our intentions and thereby prejudice our negotiations with you;
6. Where giving access would be unlawful;
7. Where denying access is required or authorised by or under an Australian law or a court/tribunal order;
8. Where the organisation has reason to suspect unlawful activity or serious misconduct relating to the organisation's functions or activities has been, is being or may be engaged in, and giving access would likely prejudice the taking of appropriate action in relation to the matter;
9. Where enforcement activities conducted by or on behalf of an enforcement body may be prejudiced; or
10. Where access would reveal evaluative details generated within the organisation regarding a commercially sensitive decision-making process.

If Mitrade intends to refuse to comply with your correction request, we will notify you in writing of our reasons for such refusal, and the complaints process you may avail if you wish to challenge that decision. You may also request that we associate the personal information we hold with a statement regarding your view of its inaccuracy.

## Security of personal information

We take reasonable steps and precautions to keep personal information secure from loss, misuse, and interference, and from unauthorised access, modification or disclosure. If you use the Internet to communicate with us, you should be aware that there are inherent risks in transmitting information over the Internet. Mitrade does not have control over information while in transit over the Internet and we cannot guarantee its security.

Mitrade stores client information in our own internal systems/database, which we monitor for compliance with Payment Card Industry (PCI) standards. We perform regular backups to tape to mitigate against the risk of inadvertent loss of information.

Where information is no longer required to be held or retained by Mitrade for any purpose or legal obligation, we will take all reasonable steps to destroy or de-identify the information accordingly.

## Notifiable Data Breaches Scheme

Mitrade recognises and aims to remain fully compliant with its obligations under the Notifiable Data Breaches Scheme within the Privacy Act. In the event that personal information held by Mitrade is subject to unauthorised use, access or disclosure, and such an event is likely to cause serious harm, Mitrade will take all steps necessary to notify affected individuals and the Australian Information Commissioner.



## Privacy Complaints

If you have a complaint relating to our compliance with privacy laws or our treatment of your personal information, please contact our Privacy Officer using the details provided under the “Contact Us” heading below or using the contact details located on our website. We will investigate your complaint and endeavour to resolve the issue to your satisfaction within 30 days. If you are not satisfied with the outcome of your complaint, you have the right to lodge a complaint with the Office of the Australian Information Commissioner by telephoning 1300 363 992 or in writing by visiting their website at [www.oaic.gov.au](http://www.oaic.gov.au).

## Contact Us

If you would like to contact us regarding a request to access or correct personal information we hold about you, or would like to communicate a concern about the way your personal information is handled, you should contact us directly by telephone at + 61 3 9606 0033.

If your inquiry or complaint cannot be resolved at the first point of contact, you can write to us (by email or letter) at:

1. Email  
[cs.au@mitrade.com](mailto:cs.au@mitrade.com)
2. Mail Address  
Privacy Officer  
Level 13, 350 Queen Street  
MELBOURNE VIC 3000  
AUSTRALIA

## Updates

This Privacy Policy will be reviewed by Mitrade in an ongoing manner and may be amended or updated from time to time to reflect administrative or legal changes. You are encouraged to check our website for any updates on a regular basis.



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