

Privacy Policy

Introduction

We, at **AGM Markets Pty Ltd (ACN 158 706 766)** (“**the Company**”), respect your privacy and are committed to protect the privacy of our users (“**user**” or “**you**”).

The Company provides Financial Products (as defined in our Account Terms) and other online services to you via our Corporate Authorized Representative, **Ozifin Tech Pty Ltd (ACN 618 038 396)** (“**CAR**”).

The Company and CAR (collectively “**we**”, “**our**” or “**us**”) have prepared this privacy policy (collectively: “**Privacy Policy**”) to outline our practices with respect to collecting, using and disclosing your information through the use of our websites, applications and Financial Products offered by us (collectively: “**the Services**”).

The Privacy Policy is a part of our Account Terms and is incorporated therein by references.

We encourage you to read the Privacy Policy carefully and use it to make informed decisions. By using our Services, you agree to the terms of this Privacy Policy and your continued use of the Services constitutes your ongoing agreement to this Privacy Policy.

In this Privacy Policy you will read about:

- **What type of information we collect**
- **Cookies**
- **How we use the information we collect**
- **With whom we share the information, and for what purpose**
- **For how long we retain the information we collect**
- **How do we safeguard your information**
- **How we use the information we collect for marketing purposes**
- **How to contact us**

What type of information we collect

We collect two types of data and information from our users.

The first type of information is un-identified and non-identifiable information pertaining to a user(s), which may be made available or gathered via your use of the Services (“**Non-personal Information**”). We are not aware of the identity of the user from which the Non-personal Information was collected. Non-personal Information which is being collected may include your aggregated usage information and technical information transmitted by your device, including certain software and hardware information (e.g. the type of browser and operating system your device uses, language preference, access time and the domain name of the website from which you linked to the Services; etc.), in order to enhance the functionality of our Services.

The second type of information is individually identifiable information, namely information that identifies an individual or may with reasonable effort identify an individual (“**Personal Information**”). When you open an account and register to our Services, you will be asked to provide Personal Information to us. The Personal

information we collect through the registration process includes your full name; mobile phone number; e-mail address; home address; date of birth; payment means (e.g. credit card number); marital status; occupation; and other financial information that we may need in order to provide our Services.

As part of the registration, you will be asked to provide us with additional information (such as government-issued identification data, Registry of Births, Deaths and Marriages and additional details relevant to Know-Your-Customer procedures (“KYC”) for verifying your age and identity and to validate you for anti-fraud, financial and legal compliance or for other KYC purposes.

In addition, our Services may enable you to share with us Personal Information from your social networks accounts and to register to our Services through those accounts. Please note that by connecting us through such platforms you allow us to retrieve your account information as made available through such platforms (e.g. your public profile, name, photos, etc.). We will abide by the terms, conditions and restrictions of such platforms.

We may also collect Personal Information from your device (e.g. geolocation data, IP address, unique identifiers) and other information which relates to your activity through the Services, including your purchase history, Financial Products you have interest in, etc.

We may also store, use or share information which does not enable identification of an individual user (e.g. Non-personal Information or Personal Information in non-human readable form) in any circumstances. If we combine Personal Information with Non-personal Information, the combined information will be treated as Personal Information for as long as it remains combined.

Cookies

We and our trusted partners use cookies and other technologies in our related services, including when you visit our site or access our Services.

A "cookie" is a small piece of information that a website assign to your device while you are viewing a website. Cookies are very helpful and can be used for various different purposes. These purposes include allowing you to navigate between pages efficiently, enable automatic activation of certain features, remembering your preferences and making the interaction between you and our Services quicker and easier. Cookies are also used to help ensure that the advertisements you see are relevant to you and your interests and to compile statistical data on your use of our Services.

Our website uses three types of cookies: (i) 'session cookies' which are stored only temporarily during a browsing session in order to allow normal use of the system and are deleted from your device when the browser is closed; (ii) 'persistent cookies' which are read only by our website, saved on your computer for a fixed period and are not deleted when the browser is closed. Such cookies are used where we need to know who you are for repeat visits, for example to allow us to store your preferences for the next sign-in; and (iii) 'third party cookies' which are set by other websites who run content on the page you are viewing, for example by third party analytics companies who monitor and analyze our web access.

You may remove the cookies by following the instructions of your device preferences; however, if you choose to disable cookies, some features of our Service may not operate properly and your online experience may be limited.

How we use the information we collect

We use and share Personal Information in the manners described in this Privacy Policy. We will act to protect your Personal Information in accordance with the Privacy Act 1988 (Commonwealth) and the National Privacy Principles.

In addition to the purposes listed above, the information we collect, which may include your Personal Information, is used for the following purposes:

- To set up your account and to provide our Services;
- To provide you with the Financial Products you request as well as other information, products and services offered by or through us;
- To identify and authenticate your access to certain features of the Services;
- To communicate with you and to keep you informed of our latest updates;
- To market our websites and products and those of our business partners (see below under “Marketing”);
- To perform a research or to conduct analytics in order to improve and customize our Services to your needs and interests;
- To support and troubleshoot our Services and to respond to your queries;
- To comply with our legal obligations and regulatory requirements. This may include Anti-Money Laundering as well as making certain records available for inspection by ASIC, ATO and AUSTRAC; and
- To investigate violations and enforce our policies, and as required by law, regulation or other governmental authority, or to comply with a subpoena or similar legal process or respond to a government request.

With whom we share the information we collect (“Recipients”)

We do not rent, sell, distribute or share your Personal Information with third parties except as described in this Privacy Policy.

Your Personal Information may be shared with the following Recipients: (i) the Company, its subsidiaries and affiliates; (ii) CAR, its subsidiaries and affiliates; (iii) subcontractors and other third party service providers; (v) auditors or advisers of any of Company’s or CAR’s business processes; and (vi) any potential purchasers or investors in the Company or CAR.

We may share Personal Information with our Recipients for any of the following purposes:

- Providing you with our Services;
- Storing such information on our behalf;
- Processing such information to assist us with our business operations (e.g. to process payments; authenticate your access; auditing our operations, etc.);
- Performing research, technical diagnostics or analytics; and
- Communicating promotional and informational materials, in accordance with our marketing policy.
- Relevant regulatory bodies

In all circumstances where Personal Information may become known to our contractors, agents and outsourced service providers, there are confidentiality arrangements in place. Contractors, agents and outsourced service providers are not able to use, distribute or disclose Personal Information for any purposes other than our own.

We make every effort to deal only with parties who share and demonstrate the same values as our own, and who take the highest degree of care in protecting your Personal Information.

We may also disclose Personal Information, or any information you submitted via the Services if we have a good faith belief that disclosure of such information is helpful or reasonably necessary to: (i) comply with any applicable law, regulation, legal process or governmental request; (ii) enforce our policies and agreements, including investigations of potential violations thereof; (iii) investigate, detect, prevent, or take action regarding illegal activities or other wrongdoing, suspected fraud or security issues; (iv) to establish or exercise our rights to defend against legal claims; (v) prevent harm to the rights, property or safety of us, our users, yourself or any third party; or (vi) for the purpose of collaborating with law enforcement agencies and/or in case we find it necessary in order to enforce intellectual property or other legal rights.

For how long we retain the information we collect?

We value your privacy and control over your Personal Information, and therefore you may, at any time, request to change and update it by emailing us at {support@traderQ.com.au}. Generally, we will give you access to your information. However, there may be some legal or administrative reasons to deny access. If access is denied, we will provide you with the reason why.

Please note that unless you instruct us otherwise we retain the information we collect for as long as needed to provide the Services and to comply with our legal obligations, resolve disputes and enforce our agreements.

We may rectify, replenish or remove incomplete or inaccurate information, at any time and at our own discretion.

How do we safeguard and transfer your information?

We take great care in implementing and maintaining the security of the Services and your information. We employ industry standard procedures and policies to ensure the safety of our users' information, and prevent unauthorized use of any such information. Although we take reasonable steps to safeguard information, we cannot be responsible for the acts of those who gain unauthorized access or abuse our Services, and we make no warranty, express, implied or otherwise, that we will prevent such access.

If you feel that your privacy was treated not in accordance with our policy, or if any person attempted to abuse our Services or acted in an inappropriate manner, please contact us at support@traderQ.com.au.

Marketing

We may use your Personal Information, such as your name, email address, telephone number, etc. ourselves or by using our third party subcontractors for the purpose of providing you with promotional materials, concerning: (i) the Company; (ii) CAR, or (iii) CAR's business partners and affiliates ("**Marketing Affiliates**"), which we believe may interest you.

We may also share and disclose Personal Information with our Marketing Affiliates for the purpose of providing you different marketing offers we or our Marketing Affiliates believe are relevant for you.

Out of respect to your right to privacy we provide you within such marketing materials with means to decline receiving further marketing offers from us or from our Marketing Affiliates. In addition, at any time, you may

request to unsubscribe and discontinue receiving marketing offers by contacting by sending a blank message with the word "remove" to support@traderQ.com.au.

If you unsubscribe we will remove your email address from our marketing distribution lists and from any future lists we may share with our Marketing Affiliates. However, you may need to separately unsubscribe from marketing offers sent by our Marketing Affiliates. Please note that even if you unsubscribe from our marketing mailing list, we may continue to send you service-related updates and notifications.

You hereby acknowledge and agree by downloading, installing or accessing our Services, that we may share your Personal Information with our trusted partners and Marketing Affiliates for the purpose of direct marketing.

Corporate transaction

We may share Information, including Personal Information, in the event of a corporate transaction (e.g. sale of a substantial part of our business, merger, consolidation or asset sale of an asset or transfer in the operation thereof) of the Company or CAR. In the event of the above, the acquiring company or transferee will assume the rights and obligations as described in this Privacy Policy.

Minors

The Services are not designated to users under the age of 18. If you are under 18, you should not download or use the Services nor provide any Personal Information to us.

We reserve the right to access and verify any Personal Information collected from you. In the event that we become aware that a user under the age of 18 has shared any information, we will discard such information. If you have any reason to believe that a minor has shared any information with us, please contact us at support@traderQ.com.au.

Updates or amendments to the Privacy Policy

We may revise this Privacy Policy from time to time, in our sole discretion, and the most current version will always be posted on our website (as reflected in the "Last Revised" heading). We encourage you to review this Privacy Policy regularly for any changes. In case of material changes we will notify you through our Services or by email.

Your continued use of the Services, following the notification of such amendments on our website, constitutes your acknowledgement and consent of such amendments to the Privacy Policy and your agreement to be bound by the terms of such amendments.

How to contact us

If you have any general questions about the Services or the information that we collect about you and how we use it, please contact us at support@traderQ.com.au.

Information about us

The details of the Company are as follow:

- **Name:** AGM Markets Pty Ltd
- **Address:** Level 1, 189 Balaclava Rd, Caulfield North, VIC 3161, Australia

- AFSL# 422662

The Corporate Authorized Representative details are as follow:

- **Name:** Ozifin Tech Pty Ltd trading as TraderQ
- **Address:** Suite 502, 1 Queens Rd, Melbourne, VIC 3004, Australia
- **Authorised Rep#** 001256645