

## PRIVACY POLICY

We are committed to preserving the privacy of all visitors and users of this website. Please read the following privacy policy to understand how we use and protect the information that you provide to us. We will only use your personal information in accordance with this privacy policy. By using this website, you consent to us using your personal information as set out below. If you decide to apply to open an account with us, there is certain information that we will require from you in order to do so. This information includes but is not limited to personal details such as name, address, date of birth, contact details, employment details, assets and liabilities and other necessary financial information. From time to time we may also request further information to help us improve our service to you. We may also collect information about your use of the website, such as pages visited, frequency and duration and visit and trading activities. We will use information collected from you to provide the information and services requested by you and to improve the quality of our service. In particular (but without limit), we need information about you to:

### **Confirm your identity**

1. Set up and manage your account;
2. Contact you about your account;
3. Manage and administer the products and services provided to you;
4. Let you know about other products and services we offer which may be of interest to you.
5. Gather anonymous statistical data.
6. We will hold your personal information securely and use it only in compliance with this privacy policy and applicable current data protection laws.

We may transfer your personal information outside the European Economic Area where this is necessary in order for us to provide the services requested by you and you consent to us doing so. If you do not want us to use your personal information please let us know in writing. If you decide to do so, we may not be able to continue to provide



information, services and/or products requested by you and we will have no liability to you in respect of the same.

**We may disclose your information to the following parties:**

1. The Financial Services Authority FSA and other regulatory and government bodies;
2. Other companies within our group;
3. Service providers and professional advisers who provide us with services;
4. Any other third parties where this is necessary in order to provide the products or services requested by you;
5. Any other party authorized by you;
6. Any authority we are required to disclose information to by law.

Unless required to do so by law, we will not otherwise share, sell or distribute any of the personal information you provide to us without your consent. We will not disclose personal information to a third party for their marketing purposes.

When you visit this website we may issue a "cookie" to your computer. This is a small program that allows us to identify your computer. Information collected in this way is used to monitor website use and may be used to personalize the content of the site for you. The cookie alone contains no information which can identify you personally. You are able to set up your computer to refuse to accept cookies. If you do not wish to receive cookies in the future, please let us know. You are entitled to see the information held about you and you may ask us to make any necessary changes to ensure that it is accurate and kept up to date. If you wish to do this, please write to us. We are entitled by law to charge a fee of \$10 to meet our costs in providing you with details of the information we hold about you. We reserve the right to change this policy at any time. If any changes are made an updated version will be posted on this page. If you have any questions regarding this policy, wish to access or change your information or have a complaint, please call, write or e-mail us with your concerns.