

GO Markets Securities Pty Ltd

Privacy Policy

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ABN 24653400527, CAR No.1292963 of Sanlam Private Wealth Pty Ltd. AFSL 337927



GO MARKETS
first choice for trading

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1. Introduction

Your privacy and trust are important to us and this **Privacy Policy** (“**Policy**”) provides important information about how GO Markets securities Pty Ltd (“**GO Markets**”, “**we**” or “**us**”) handle personal data. We're committed to keeping your personal data safe and confidential both online and offline.

This Policy applies to GO Markets Securities Pty Ltd’ website www.gomarkets.com/au (“**Website**”), client portals (“**CP**”) and the trading platforms (“**the Platform**”).

Please read this Policy carefully and contact us if you have any questions about our privacy practices.

We may make changes to this Policy from time to time and it is important that you check this Policy for any updates. If we make changes, we consider to be important, we will let you know by placing a notice on the Website or Platform or CP.

2. Privacy Acts and Privacy Policies Obligations

GO Markets Securities Pty Ltd, among others is bound by the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (Privacy Act).

2.1 International Privacy Scene

Local laws are just one part of a world-wide picture of privacy protection. Privacy is protected as a human right at the highest international level.

2.2 UN Instruments

The United Nations has adopted provisions or instruments that protect privacy. For example:

- Article 12 of the Universal Declaration of Human Rights;
- Article 17 of the International Covenant on Civil and Political Rights.

2.3 OECD and APEC

Several international bodies have developed more detailed guidelines for information privacy protection.

- OECD Guidelines on Protection of Privacy and Transborder Flows of Personal Data (1980)
- APEC Privacy Framework (2005)

2.4 ASIA Pacific Privacy Authorities

Asia Pacific Privacy Authorities (“**APPA**”) is the principal forum for regional privacy authorities to form partnerships and exchange ideas about privacy regulation, new technologies and the management of privacy enquiries and complaints.

2.5 Other International Networks

There are also several other international meetings of privacy regulators which the Privacy Commissioner and his staff contribute to. These are:

- International Conference of Data Protection and Privacy Commissioners
- Global Privacy Enforcement Network (“**GPEN**”)
- International Working Group on Data Protection in Telecommunications (“**IWGDPT**”)

2.6 European Union General Data Protection Regulation (EU)2016/679 (“GDPR”)

As of May 2018, with the entry into application of the European Union General Data Protection Regulation, there is one set of data protection rules for all companies operating in the EU, wherever they are based. Stronger rules on data protection mean (a) people have more control over their personal data and (b) businesses benefit from a level playing field and these harmonised data protection laws across the EU.

3. GO Markets’ Obligations

GO Markets complies with the obligations and is committed to protecting privacy of its customers and staff. GO Markets has a responsibility to ensure that its employees adhere to the Policy and is responsible for any actions an employee takes in the course of their employment, or if an employee uses personal information they obtained in the course of their employment. However, GO Markets will do everything reasonable to prevent its employees from acting in this way. In such cases, the individual may be held directly liable.

GO Markets is responsible for the personal information it holds directly and all personal information that it provides to any third party acting on its behalf. If GO Markets must give information to someone else to allow a service to be provided, it will do everything reasonable within its power to prevent the unauthorized use or disclosure of that information by the recipient. The secure destruction of documents should be a condition of the contract.

4. Personal Information

We use personal data such as your location, trading history and alike to deliver content such as news, research, reports, and business information and to personalise your experience with our services.

When you create an account on the Website, Platform or Client Portal, we require you to provide your first and last name, email address, details about your financial status, your residential address, phone number, date of birth, a copy of your photo-ID, such as passport, driving licence, or national ID, a copy of a recent utility bill/bank statement (or similar) as evidence of your residential address and credit card or bank card details.

We also collect information about the form of identification used in relation to an individual in order to send or receive a transaction (required by law in some instances), and information about a transaction, including an individual’s account and delivery instructions. We may also collect information about employment details, employment history, the individual’s current financial circumstances; the individual’s CFDs and Securities preferences and tolerance to risk; and other matters that are relevant to the services we provide.

We use this data to verify your identity and to set up, monitor and administer your GO Markets account, provide technical and customer support and training and send you important account, subscription and service data (which may be sent by notifications through the Platform).

If it is necessary to use your personal data for any other service you may request whilst using the Website, Platform or Client Portal, we'll tell you how we will use your personal data at the time (probably, with a popup notice) and if there are any additional terms and conditions which will apply. You will be asked to confirm you agree to these additional terms and conditions before your application can proceed.

We may send you information by SMS, push notification, email or in-app notification about our products, services and offers we think would be of interest to you. The information we send you will always be in relation to the services or products you have requested from us and our communications to you is because we want you to hear more about what we can offer you as our customer and to give you opportunities to use our products and services in a better and more frequent way. The way we communicate with you in this way is based on what is known as our legitimate interest, and we will only ever send you communications that you would reasonably expect and have a minimal impact on your privacy.

If you receive email communications from us about the market or your activity on the platform and don't want to in the future, please use the unsubscribe link within the email and we will stop sending you this information via email. Alternatively, when you are logged into your account you can manage your preferences and selecting the type of notification you would like to receive (email, SMS, push notification). You can change these preferences at any time.

Please note that push notifications are sent to every device you have logged into your account from. If you use another person's device to log into your trading account or allow another person to log into their trading account using your device, this will result in push notifications being sent to the device(s) used to access the trading account. Therefore, if you have used another person's device to log into your trading account or have allowed another person to log into their trading account using your device, please contact Customer Support to request the removal of a particular device from a trading account.

5. Contacting us

You can contact us at any time with questions or concerns. We use your personal data to provide you with the services you request through the Website or Platform or Client Portal in order to perform our contractual obligations in relation to those services (including to process your trades), to keep in touch with you, to provide you with information about the products you trade and manage your account. We may also use your personal information to market our products and services to people like you. We will notify you separately if we process your personal data for any other purpose and, if required, ask for your consent. You can control what and how you receive communications from us and how we use your information by following the instructions detailed in opening an account and registering on the Website, Platform or Client Portal section of this privacy policy.

When you email us (through the Contact Us page) or use the Live Chat feature, you may be requested to provide some additional personal data, like your name, email address and residential address. We will use this data to respond to your query and verify identify. Emails are stored on our standard internal contact systems which are secure and cannot be accessed by external parties.

6. Third Party login

You may choose to use your own social networking logins to log into our Platform or Client Portal. If you choose to connect using a social networking or similar service, we may receive and store authentication information from that service to enable you to log in and other information that you may choose to share when you connect with these services. These third-party services may collect information such as the web pages you visited and IP addresses and may set cookies to enable features to function properly. We are not responsible for the security or privacy of any information collected by these third parties. You should review the privacy statements or policies applicable to the third-party services you use to connect to the Platform. If you do not want your personal data shared with your social media account provider or other users of the social media service, please do not connect your social media account with your GO Markets account and do not use the related functionality on the Platform.

7. Legal bases for processing (for European Economic Area users):

We may be required to retain and use personal data to meet our internal and external audit requirements, for data security purposes and as we believe to be necessary or appropriate:

- a. to comply with our obligations under applicable law and regulations, which may include laws and regulations outside your country of residence;
- b. to respond to requests from courts, law enforcement agencies, regulatory agencies, and other public and government authorities, which may include such authorities outside your country of residence;
- c. to monitor compliance with and enforce our Platform terms and conditions;
- d. to carry out anti-money laundering, sanctions or Know Your Customer checks as required by applicable laws and regulations; or
- e. to protect our rights, privacy, safety, property, or those of other persons. We may also be required to use and retain personal data after you have closed your GO Markets account for legal, regulatory and compliance reasons, such as the prevention, detection or investigation of a crime; loss prevention; or fraud prevention. We also collect and process non-personal, anonymised data for statistical purposes and analysis and to help us provide a better service.

If you are an individual in the European Economic Area (“**EEA**”), we collect and process information about you only where we have legal bases for doing so under applicable European Union laws. The legal bases depend on the services you use and how you use them. This means we collect and use your information only where:

- we need it to provide you with our services, provide customer support and personalised features and to protect the safety and security of our services;
- it satisfies a legitimate interest (which is not overridden by your data protection interests), such as for research and development, to market and promote our services and to protect our legal rights and interests;
- you give us consent to do so for a specific purpose; or
- we need to process your data to comply with a legal obligation.

If you have consented to our use of information about you for a specific purpose, you have the right to change your mind at any time, but this will not affect any processing that has already taken place.

Where we are using your information because we or a third party (e.g., your employer) have a legitimate interest to do so, you have the right to object to that use though, in some cases, this may mean no longer using our services.

8. When we share personal data

We share or disclose your personal data when necessary to provide services or conduct our business operations as described below. When we share personal data, we do so in accordance with applicable data privacy laws and our internal security standards. Below are some of the parties with whom we may share personal data and why.

8.1 Within the GO Markets affiliated companies and subsidiaries (“Group”):

GO Markets Securities Pty Ltd has affiliated companies and subsidiaries as part of the Group. GO Markets’ businesses are supported by a variety of the Group’s teams and functions. We may make personal data available to them if necessary for the provision of services, account administration, sales and marketing, customer and technical support. All of our employees and contractors are required to follow our data privacy and security policies when handling personal data. We may process personal data in respect of the Website and Platform in the following locations: Australia, Cyprus, Mauritius, Seychelles, United Kingdom, United Arab Emirates and Saint Vincent and Grenadines.

8.2 Our third-party service providers:

We partner with and are supported by service providers. We will make personal data available to our service providers only when necessary to fulfil the services they provide to us, such as software, system and platform support; direct marketing services; cloud hosting services; advertising including affiliate advertising; data analytics; and order fulfilment and delivery. Our third-party service providers are not permitted to share or use personal data we make available to them for any other purpose than to provide services to us. Below are some of the third parties to process your personal information:

- Sanlam Private Wealth Pty Ltd.
- Macquarie Bank Ltd.
- FinClear Execution Ltd.
- Google Analytics.
- World Check.
- Trulioo.
- SwiftID.

We may disclose personal information to:

- IT service providers, data storage, webhosting and server providers, debt collectors, maintenance or problem-solving providers, marketing or advertising providers, professional advisors, payment systems operators and credit reporting agencies (CRA);
- our employees, contractors and/or related entities;
- our existing or potential agents or business partners;
- sponsors or promoters of any competition we run;
- anyone to whom our business or assets (or any part of them) are, or may (in good faith) be, transferred;

- credit reporting agencies, courts, tribunals and regulatory authorities, in the event you fail to pay for goods or services we have provided to you;
- courts, tribunals, regulatory authorities and law enforcement officers, as required by law, in connection with any actual or prospective legal proceedings, or in order to establish, exercise or defend our legal rights.;
- third parties, including agents or sub-contractors, who assist us in providing information, products, services or direct marketing to you. This may include parties located, or that store data, outside of the local jurisdiction; and
- third parties to collect and process data, such as Google Analytics or other relevant businesses. This may include parties that store data outside of the local jurisdiction.

8.3 Affiliate Marketing:

We may use affiliate marketing programme which is a commercial arrangement whereby third parties promote GO Markets and its products and services in return for a fee. We do not share your personal data with these third parties.

8.4 Third parties for legal reasons:

We will share personal data when we believe it is required, such as:

- To comply with legal obligations and respond to requests from government agencies, including law enforcement and other public authorities, which may include such authorities outside your country of residence.
- In the event of a merger, sale, restructure, acquisition, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including in connection with any bankruptcy or similar proceedings).
- To protect our rights, users, systems and services.

The third party will only process your personal information in accordance with written instructions from us. When we refer to 'processing' in this clause and this Privacy Policy in general, we mean any operation or set of operations which is performed on personal information, whether or not by automated means, such as collecting, recording, organising, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available personal information.

By providing us with personal information, you consent to the disclosure of your personal information to third parties who reside outside the respective jurisdictions and, if you are an individual located in the EEA, to third parties that reside outside the EEA.

Where the disclosure of your personal information is solely subject to local privacy laws (and not subject to the GDPR), you acknowledge that some third parties may not be regulated by local Data Protections Acts and if any such third party engages in any act or practice that contravenes, it would not be accountable under the local Data Protection Acts and you will not be able to seek redress under such local Data Protection Acts.

Where the disclosure of your personal information is subject to the GDPR, you acknowledge that there are risks if the third party outside the EEA engages in any act or practice that would contravene the

GDPR and where there is no adequacy decision in place with the country outside the EEA or appropriate safeguards in place with the third party.

9. Trade activity on the Platform and CP

In order to meet with our internal compliance and regulatory obligations we monitor your trading activity such as the frequency of your trading and number of trades, and monetary activity such as number of deposits/withdrawals, payment methods used, your device information and IP.

10. How we treat personal information that is also sensitive information

Sensitive information is a sub-set of personal information that is given a higher level of protection under the local law.

Sensitive information means information relating to your racial or ethnic origin, political opinions, religion, trade union or other professional associations or memberships, philosophical beliefs, sexual orientation, sexual practices or sex life, criminal records, health information or biometric information.

We do not currently collect sensitive information from you. However, if we do so, we will not collect sensitive information from you without first obtaining your consent.

Provided you consent, your sensitive information may only be used and disclosed for purposes relating to the primary purpose for which the sensitive information was collected.

Sensitive information may also be used or disclosed if required or authorised by law.

11. Our responsibilities as a 'controller' under the GDPR

Controllers are defined by the GDPR as natural or legal persons, a public authority, agency or other body to which personal information or personal data has been disclosed, whether via a third party or not, and who determines the purposes and means of processing personal information. We are a controller under the GDPR as we collect, use and store your personal information to enable us to provide you with our goods and/or services.

As a controller, we have certain obligations under the GDPR when collecting, storing and using the personal information of individuals based in the EEA. If you are an individual located in the EEA, your personal data will:

- be processed lawfully, fairly and in a transparent manner by us;
- only be collected for the specific purposes we have identified in the 'collection and use of personal information' clause above and personal information will not be further processed in a manner that is incompatible with the purposes we have identified;
- be collected in a way that is adequate, relevant and limited to what is necessary in relation to the purpose for which the personal information is processed;
- be kept up to date, where it is possible and within our control to do so (please let us know if you would like us to correct any of your personal information);

- be kept in a form which permits us to identify you, but only for so long as necessary for the purposes for which the personal data was collected;
- be processed securely and in a way that protects against unauthorised or unlawful processing and against accidental loss, destruction or damage.

We also apply these principles to the way we collect, store and use the personal information of our customers or clients.

Specifically, we have the following measures in place, in accordance with the GDPR:

- **Data protection policies:** We have internal policies in place which set out where and how we collect personal information, how it is stored and where it goes after we get it, in order to protect your personal information.
- **Right to ask us to erase your personal information:** You may ask us to erase personal information we hold about you.
- **Right to ask us to restrict data processing:** You may ask us to limit the processing of your personal information where you believe that the personal information, we hold about you is wrong (to give us enough time to verify if the information needs to be changed), or where processing data is unlawful and you request us to restrict the processing of personal information rather than it being erased.
- **Notification of data breaches:** We will comply with the GDPR in respect of any data breach.

12. Your rights and controlling your personal information

- a. **Choice and consent:** Please read this Privacy Policy carefully. By providing personal information to us, you consent to us collecting, holding, using and disclosing your personal information in accordance with this Privacy Policy. You must be 18 years and over to use our Site. You do not have to provide personal information to us, however, if you do not, it may affect your use of this Site or the products and/or services offered on or through it.
- b. **Information from third parties:** If we receive personal information about you from a third party, we will protect it as set out in this Privacy Policy. If you are a third party providing personal information about somebody else, you represent and warrant that you have such person's consent to provide the personal information to us.
- c. **Restrict:** You may choose to restrict the collection or use of your personal information. If you have previously agreed to us using your personal information for direct marketing purposes, you may change your mind at any time by contacting us using the details below. If you ask us to restrict how we process your personal information, we will let you know how the restriction affects your use of our Site or products and services.
- d. **Access and data portability:** You may request details of the personal information that we hold about you. You may request a copy of the personal information we hold about you. Where possible, we will provide this information in CSV format or other easily readable machine format. You may request that we erase the personal information we hold about you at any time. You may also request that we transfer this personal information to another third party (data portability). However, it is a legislative requirement that we keep all personal information and records for a period of 7 years from the date you close your account with us.

- e. **Correction:** If you believe that any information, we hold about you is inaccurate, out of date, incomplete, irrelevant or misleading, please contact us using the details below. We will take reasonable steps to correct any information found to be inaccurate, incomplete, misleading or out of date.
- f. **Complaints:** If you believe that we have breached the local Privacy laws or an article of the GDPR and wish to make a complaint, please contact us using the details below and provide us with full details of the alleged breach. We will promptly investigate your complaint and respond to you, in writing, setting out the outcome of our investigation and the steps we will take to deal with your complaint. You also have the right to contact the Office of the local Information Commissioner if you wish to make a complaint.
- g. **Unsubscribe:** To unsubscribe from our e-mail database or opt-out of communications (including marketing communications), please contact us using the details below or opt-out using the opt-out facilities provided in the communication.

13. International transfers of personal data

Your personal data may be sent, stored and/or used in a country which does not offer the same level of protection as Australia or the European Economic Area. When you give us your personal data, you agree to us doing this.

We will take all steps reasonably necessary to ensure that your personal data is kept secure and protected in accordance with our legal obligations and standards. If this is not possible, for example because we are required by law to disclose data, we will ensure that the sharing of the data is lawful.

To receive copy of **GO Markets General Data Protection Manual 2021** or to know more about the standards and safeguards for international transfers please contact us.

14. Obtaining a copy of your personal data and correcting mistakes

14.1 Access to personal data:

We will give you access to your personal data (including a copy or the ability for us to send your personal data to another provider) on request unless any relevant legal requirements prevent us from doing so or other exemptions apply. Before providing access to you, we will ask you to prove your identity and give us sufficient information about your interaction with us so that we can locate any relevant data.

14.2 Correction and deletion:

You have the right to correct or amend your personal data if it is inaccurate or requires updating. You may also have the right to request us to delete your personal data. If you request that we delete your personal data, this will result in the automatic closure of your account, and we will remove your personal data from active processing. However, we will be required to maintain your personal data to comply with our legal and regulatory requirements as well as in accordance with our internal compliance requirements in relation to maintaining records.

14.3 Restrict processing:

If you would like to control the use of your information for marketing you may do it via the "Privacy Settings" under the "Account" tab on the platform.

In some other certain circumstances, you can ask us to stop processing your personal data. However, this may result in us being unable to continue to provide you with access to the Platform.

We reserve the right to charge you a reasonable administrative fee for any manifestly unfounded or excessive requests concerning your access to your personal data, and for any additional copies of the personal data you request from us.

Please note, some of these rights only apply in certain circumstances and we may not be able to fulfil every request.

15. European and UK Representatives

Pursuant to the **General Data Protection Regulation (EU) 2016/679** ("GDPR"), GO Markets has appointed GO Markets Ltd (CySEC Licence No.322/17) as its European Representative. Any data subject requests pertaining to our EEA customers can also be directed to our European Representative at: GO Markets Ltd, at 73 Agias Zonis and Tertaïou Corner, Dena House 3rd Floor, 3090 Limassol, Cyprus (CRN: 351644).

In addition, pursuant to the **UK version of the GDPR**, GO Markets has appointed GO Markets London Ltd as its UK Representative. Any data subject requests pertaining to our UK customers can also be directed to our UK Representative at: GO Markets London Ltd., Level 6, 107 Cheapside, London EC2V 6DN, England (Company No: 10333853).

16. Data security

We are committed to safeguarding and protecting personal data and will implement and maintain appropriate technical and organisational measures to ensure a level of security appropriate to protect any personal data provided to us from accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to personal data transmitted, stored or otherwise processed.

17. Data retention

We will only retain your personal data for as long as we reasonably require it for legal or business purposes for a 7-year period or as otherwise required. In determining data retention periods, we take into account local laws, contractual obligations, and the expectations and requirements of our customers. When we no longer need personal data, we securely delete or destroy it.

18. Cookies

Cookies are small text files placed on your device and are commonly used on the internet. We use cookies on the Website and the Platform. To understand more about the kind of cookies we use and how you can control and delete cookies, please see our Cookie Policy.

We may use Google Analytics to collect and process data. To find out how Google uses data when you use third party websites or applications, please see <https://policies.google.com/technologies/partner-sites> or any other URL Google may use from time to time.

19. Links to other websites

Our Site may contain links to other websites. We do not have any control over those websites, and we are not responsible for the protection and privacy of any personal information which you provide whilst visiting those websites. Those websites are not governed by this Privacy Policy.

20. Questions and complaints

20.1 Contact

If you have any questions about the contents of this Policy or wish to inform us of a change or correction to your personal data, would like a copy of the data we collect on you, or would like to raise a complaint or comment, please contact us using one of the following channels:

- a. Email: compliance.shares@gomarkets.com
- b. Phone: +61 38566 7680
- c. Post: Level 11, 447 Collins Street, Melbourne, VIC 3000, AUSTRALIA

20.2 Making a complaint

We offer a free internal complaint resolution scheme to all of our clients. If you have a privacy complaint, please contact us using the details above to discuss your concerns.

20.3 To assist us in helping you, please gather all supporting information and any documents relating to your complaint and provide it to us for assessment. We'll try to resolve your complaint as quickly as possible, and in any event within 30 days of hearing from you. If your complaint takes longer to resolve, we'll keep you informed of our progress.

20.4 If you're not satisfied with our handling or resolution of your complaint, there are other bodies you can contact.

20.5 The Australian Financial Complaints Authority ("AFCA") can consider most privacy complaints involving providers of financial services. AFCA can be contacted at:

- a. Postal address: GPO Box 3, Melbourne, VIC, 3000
- b. Phone: 1800 931 678
- c. Email: info@afca.org.au
- d. Website: www.afca.org.au

20.6 If you are not satisfied with our response or believe we are not processing your personal data in accordance with the law, you can escalate your complaint to the data protection regulator in your jurisdiction.

- a. Postal address: GPO Box 5218, Sydney New South Wales 2001
- b. Phone: 1300 363 992
- c. Email: enquiries@oaic.gov.au
- d. Website: www.oaic.gov.au