

**Your privacy is important to us. This statement outlines our policy on how we manage the personal information we hold about our customers, shareholders and others. It applies to our Australian branch and, unless clearly stated otherwise, to all organisations in the IG group of companies.**

It is our policy to respect the confidentiality of information and the privacy of individuals. We are bound by the Australian Privacy Principles contained in the Commonwealth Privacy Act.

Our Privacy Policy will be reviewed from time to time to take account of new laws and technology, changes to our operations and practices and to make sure it remains appropriate to the changing environment. Any information we hold will be governed by the most current IG Privacy Policy displayed on our website(s).

## OUR PRIVACY POLICY IS BASED ON OPENNESS

We are committed to being open and transparent about how we use personal information. Where our documents or interactions with you ask for personal information, we will generally state the purposes for its use and to whom it may be disclosed.

## WHY DO WE COLLECT PERSONAL INFORMATION?

Our business is to meet our customers' needs for a range of financial services. To do this effectively, we need to collect certain personal information. Please also note that because of the nature of the services we provide and our associated regulatory obligations we do not have the option of allowing you to deal with us on an anonymous basis.

## WHAT KIND OF PERSONAL INFORMATION DO WE ASK FOR?

Because of the nature of the products and services provided, government regulations and taxation laws, we ask for a range of personal information from our customers. The type of personal information we may collect can include (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, account balances, trading statements, financial statements, credit reporting information, tax file numbers and employment details.

We obtain most of the information directly from our customers through application or other forms, and from maintaining records of information provided in the course of ongoing customer service. We may also obtain information from other sources. For example, credit information or identity checks.

Please note that we may record our conversations with you.

We may ask for other information voluntarily from time to time (for example, through market research, surveys or special offers) to enable us to improve our service or consider the wider needs of our customers or potential customers.

If you choose not to provide the information we need to fulfil your request for a specific product or service, we may not be able to provide you with the requested product or service.

## HOW DO WE USE THIS INFORMATION AND WHO MAY WE DISCLOSE IT TO INCLUDING CROSS BORDER DISCLOSURES

While we may send you marketing material from time to time that we think will be useful to you, we are conscious of the need to respect your privacy. Unless you are informed otherwise, the personal information we hold is used for establishing and managing your account, reviewing your ongoing needs, enhancing customer service and products and giving you ongoing information or opportunities that we believe may be relevant to you. We may also use your personal information for business planning purposes including product development and internal research.

Depending on the product or service concerned and particular restrictions on sensitive information, this means that personal information may be disclosed to:

- other companies within the IG group (including associated companies in Australia, the United Kingdom and elsewhere in the world) who provide financial and other services for the IG Group and their clients
- service providers and specialist advisers who have been contracted to provide us with administrative, financial, taxation, insurance, research or other services
- credit reporting or reference agencies
- If you were introduced to IG by a third party we may disclose personal and account information about you to them, their related companies and licensee or authorised representatives
- credit providers, courts, tribunals and regulatory authorities as agreed or authorised by law

- anyone authorised by an individual, as specified by that individual or the contract
- if you are referred to us through our Refer a friend program, your referrer may be notified when you apply for an account and when you qualify for a reward

**We may take reasonable steps to require that organisations both within and outside the IG group of companies who handle or obtain personal information as service providers to us acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with either the Australian Privacy Principles or their local privacy regime and this policy. You should be aware however that our ability to enforce the Australian Privacy Principles or any other contractual privacy obligation against overseas recipients and to take action in relation to any breach may be very limited and/or far less effective than it would be if such recipients were Australian based.**

**Because the Australian Privacy Principles may not apply or be enforceable against some overseas recipients we understand that you may choose not to disclose your personal information to us. However, if you choose not to provide the information we need to fulfil your request for a specific product or service, we may not be able to provide you with the requested product or service.**

## UNSOLICITED INFORMATION

If you provide us with personal information that we have not requested then we will endeavour to only retain the information that we are otherwise entitled to hold because of the products and services we provide. However, if this additional information is surplus to our requirements but is provided to us in a manner where it is combined with information that we are either required or entitled to retain then you acknowledge that this unsolicited information may be held by us in the same manner as the balance of your personal information.

## MARKETING OUR PRODUCTS AND SERVICES

As noted above, we may use your personal information to let you know about products and services or promotions or other opportunities in which you may be interested. If you no longer wish to receive such communications please phone us on +61 (3) 9860 1711, or write to us at: IG Markets, Level 15, 55 Collins Street, Melbourne VIC 3000, or email: helpdesk.au@ig.com.

For marketing that you receive as a result of our use of cookies, please see the section dealing with cookies below. In particular please note the information about how to manage your preferences both personally and with any social media websites.

## OUR WEBSITE(S), COOKIES AND TECHNOLOGY DEVELOPMENTS

This section outlines some privacy issues specific to our website(s). We may collect personal information you enter when using our website. This includes the use of cookies. Additional disclosure regarding our use of cookies is set out [here](#).

## WHAT IS A COOKIE AND HOW DO WE USE COOKIES?

We use cookies to give you access to certain pages of our website(s) without having to log in each time you visit. We may also use independent external service providers to track the traffic and usage on the website(s).

Cookies are small pieces of text stored on your computer to help us determine the type of browser and settings you are using, where you have been on the website(s), when you return, where you came from, and to ensure your information is secure. The purpose of this information is to provide you with a more relevant and effective experience on our website(s), including presenting web pages according to your needs or preferences.

## MANAGING COOKIES AND MARKETING

Cookies are frequently used on many websites on the internet and you can choose if and how a cookie will be accepted by changing your preferences and options in your browser. You may not be able to access some parts of ig.com if you choose to disable the cookie acceptance in your browser, particularly the secure parts of the website. We therefore recommend you enable cookie acceptance to benefit from all the services on the website.

Please note that social media sites such as Twitter and Facebook will require you to manage your cookie preferences directly with them.

## TECHNOLOGY DEVELOPMENTS

We are constantly striving to improve functionality on our website(s). This may mean a change to the way in which personal information is collected or used. The impact of any technology changes which may affect your privacy, will be notified in this Privacy policy as it may be updated from time to time.

## LINKS TO THIRD PARTY WEBSITES

This website may have links to external third party websites that may benefit the user. Please note, however, that third party websites are not covered by our privacy policy and these sites are not subject to our privacy standards and procedures.

## TAX FILE NUMBERS AND SENSITIVE INFORMATION ARE SUBJECT TO GREATER RESTRICTIONS

Some personal information we hold is sensitive. The way we use tax file numbers and information received from a credit reporting agency about an individual may also be restricted by law.

Sensitive information may be relevant to credit and other applications. Tax file numbers are relevant to share trading accounts. It is our policy that tax file numbers and sensitive information will be used and disclosed only for the purposes for which it was provided, unless the customer agrees otherwise or the use or disclosure of this information is allowed by law.

## MANAGEMENT OF PERSONAL INFORMATION

We train our employees who handle personal information to respect the confidentiality of customer information and the privacy of individuals. We regard breaches of your privacy very seriously and will impose appropriate penalties, including dismissal.

Access to records containing TFN information is restricted to individuals who need to handle that information.

We have an appointed Privacy Officer to ensure that our management of personal information is in accordance with this statement, the Privacy Act and the Privacy (Tax File Number) Rule 2015 (TFN Rule).

## HOW DO WE STORE PERSONAL INFORMATION?

Safeguarding the privacy of your information is important to us, whether you interact with us personally, by phone, mail, over the internet or other electronic medium. We hold personal information in a combination of secure computer storage facilities and paper-based files and other records, and, irrespective of the format of the information, take steps to protect the personal information we hold from interference, misuse, loss, unauthorised access, modification or disclosure.

We may need to maintain records for a significant period of time. However, when we consider information is no longer needed, we will remove any details that will identify you or we will securely destroy the records.

## HOW DO WE STORE AND SECURE PERSONAL INFORMATION THAT IS HELD ELECTRONICALLY?

As information is more commonly held in electronic form we take our obligations to protect electronically held personal information very seriously. This includes ensuring we meet OAIC guidelines regarding the appropriate levels of information and software security, governance and associated procedures.

## HOW DO WE KEEP PERSONAL INFORMATION ACCURATE AND UP-TO-DATE?

We endeavour to ensure that the personal information it holds is accurate and up-to-date. We realise that this information changes frequently with changes of address and other personal circumstances. We can generally update your customer information over the telephone, by email from your registered email address or online via the electronic trading service.

## YOU HAVE THE RIGHT TO CHECK WHAT PERSONAL INFORMATION ABOUT YOU IS HELD BY US

Under the Commonwealth Privacy Act, you have the right to obtain a copy of any personal information which we hold about you and to advise us of any perceived inaccuracy. The Act does set out some exceptions to this.

To make a request, you will need to complete an application form verifying your identity and specifying what information you require.

We will acknowledge your request within 14 days and respond promptly to it. We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise the likely cost in advance and can help to refine your request if required.

## WHAT IF YOU HAVE A COMPLAINT?

If you consider that any action of ours breaches this Privacy Policy Statement or the Australian Privacy Principles or otherwise doesn't respect your privacy, you can make a complaint. This will be acted upon promptly. To make a complaint, please phone us on +61 (3) 9860 1711, or write to us at: IG Markets, Level 15, 55 Collins Street, Melbourne VIC 3000, or email: helpdesk.au@ig.com

If you are not satisfied with our response to your complaint, you can telephone the Commonwealth Privacy Commissioner's hotline on 1300 363 992.

## HOW TO CONTACT US

If you want to:

- make a general enquiry about our privacy policy
- change your personal information
- access your personal information

phone us on 1800 601 734 or +61 (3) 9860 1734, email us at helpdesk.au@ig.com or write to us at:

IG  
Level 15  
55 Collins Street  
Melbourne  
3000

(1) IG Markets Limited ('we', 'us', 'our', 'ours' and 'ourselves' as appropriate), is a company incorporated in England and registered in Australia as a foreign company (ABN 84 099 019 851). We hold an Australian Financial Services Licence (no. 220440) and are regulated by the Australian Securities and Investments Commission. Our contact details are 1800 601 799 (+61 (3) 9860 1799) and helpdesk.au@ig.com

(2) This agreement will govern all dealings between us and the applicant customer ('you', 'your', 'yours' and 'yourself' as appropriate) during the application process.

(3) In return for us granting you access to the Electronic Trading Services, you agree to the following terms.

(4) You will take all reasonable steps to ensure that no computer viruses, worms, software bombs or similar items are introduced into the System or software you use to access our Electronic Trading Services.

(5) We and our licensors (as the case may be) will retain the copyrights, trademarks, database and other intellectual property in all elements of the design, software and databases contained within the Electronic Trading Services, and any information distributed to or received by you from us (including, but not limited to, our prices), together with the contents of our website(s), brochures and other material connected with our dealing service and in any database that contains or constitutes such information, will remain the sole and exclusive property of ours or any third party identified as being the owner of such rights, and you will not in any circumstances, obtain title or interest in such elements.

(6) With respect to any market data or other information that we or any third party service provider provide to you in connection with your use of the Electronic Trading Services, (a) we and any such provider are not responsible or liable if any such data or information is inaccurate or incomplete in any respect; (b) we and any such provider are not responsible or liable for any actions that you take or do not

take based on such data or information; (c) you will use such data or information solely for the purposes set out in this Agreement; (d) such data or information is proprietary to us and any such provider and you will not retransmit, redistribute, publish, disclose or display in whole or in part such data or information to third parties except as required by Applicable Regulations; (e) you will use such data or information solely in compliance with the Applicable Regulations; and (f) you will pay such market data costs (if applicable, for direct market access for example) associated with your use of the Electronic Trading Service as we inform you from time to time.

(7) In addition to the above, in respect of exchange data that you elect to receive via the Electronic Trading Service, you hereby agree to any terms and conditions relating to the redistribution and use of such data as set out in our website on the exchange permissions page.

(8) This agreement and all our dealings with you are in all respects governed by the law of the State of Victoria, and the Courts of Victoria will have nonexclusive jurisdiction to settle any disputes that may arise in relation thereto. Nothing in this term will prevent us from bringing proceedings against you in any other jurisdiction. No one other than a party to this agreement, their successors and permitted assignees shall have any right to enforce any of its terms.

(9) For the purposes of this agreement, '**Electronic Trading Services**' means any electronic services (together with any related software) including but not limited to trading, pricing or information services that we grant you access to or make available to you either directly or through a third party service provider, and used by you to view information.

(10) For the purposes of this agreement, '**System**' means all computer hardware and software, equipment, network facilities and other resources and facilities needed to enable you to use an Electronic Trading Service.