PRIVACY NOTICE

Your privacy is important to us. This statement outlines our policy on how we manage the personal information we hold about our customers, potential customers, shareholders and others. It applies to the Australian branch of IG Markets Limited (ABN 84 099 019 851) with its registered address at Level 15, 55 Collins Street, Melbourne, VIC 3000.

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 notice 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 notice displayed on our website(s). Any reference to ‘us’, ‘our’, ‘we’ or ‘IG’ in this privacy notice is a reference to IG Markets Limited as the context requires unless otherwise stated. Similarly, any reference to ‘you’, ‘your’, ‘yours’ or ‘yourself’ in this privacy notice is a reference to any of our customers, potential customers, shareholder and others, as the context requires unless otherwise stated.

OUR PRIVACY NOTICE 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?

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, gender, contact details, income, assets and liabilities, account balances, trading statements, financial statements, credit reporting information, tax file numbers, employment details, location data and any other similar information.

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.

We may also obtain personal information about you through your use of our websites (including www.dailyfx.com), apps or through the use of cookies on our websites and/or apps, in particular by recording which pages you look at on our website(s).

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.

We may record any communications, electronic, by telephone, in person or otherwise, that we have with you in relation to the services we provide to you and our relationship with you. These recordings will be our sole property and will constitute evidence of the communications between us. Such telephone conversations may be recorded without the use of a warning tone or any other further notice.

Further, if you visit any of our offices or premises, we may have CCTV, which will record your image.

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:

- service providers and specialist advisers who have been contracted to provide us, our, IT, financial, regulatory, compliance, taxation, insurance, research or other services
- credit reporting or reference agencies
- if you were introduced to us 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 or our agreement with you
- anyone authorised by you, as specified by you or our agreement with you
- 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
- Third party service providers such as credit-referencing agencies may keep a record of any searches performed on our behalf and may use the search details to assist other companies in performing their searches.

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 privacy notice. 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, SS 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.

IG, Privacy Notices and Access Policy, November 2017
This section outlines some privacy issues specific to our website(s) and app(s). We may collect personal information you enter when using our website or our apps. 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) or our app(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) or the app(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) or our app(s), including presenting web pages according to your needs or preferences.

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 notice as it may be updated from time to time.

LINKS TO THIRD PARTY WEBSITES

Our website(s) or app(s) 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 notice and these sites are not subject to our privacy standards and procedures. Please check with each third party as to their privacy practices 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 (TFNs) 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. TFNs are relevant to share trading accounts. It is our policy that TFNs 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.

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.

WHAT IF YOU HAVE A COMPLAINT?

If you consider that any action of ours breaches this privacy notice 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.
(1) This policy will govern all dealings between us and the applicant customer (‘you’, ‘your’, ‘yours’ and ‘yourself’ as appropriate) during the application process. Once you open an account with us, your dealings with us will be governed by the applicable customer agreement for that account type.

(2) In return for us granting you access to the Electronic Trading Services, you agree to the following terms. For the purposes of this policy, ‘Electronic Trading Services’ means any electronic services (together with any related software or application) accessible by whatever means we grant you access to or make available to you either directly or through a third party service provider.

(3) You will take all reasonable steps to ensure that no computer viruses, worms, software bombs or similar items are introduced into any computer hardware, software, applications, equipment or network facilities you use to access our Electronic Trading Services.

(4) We and our licensors (as the case may be) will retain the intellectual property rights in all elements of the software and such software and databases contained within our Electronic Trading Services and you will not in any circumstances obtain title or interest in such elements.

(5) 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 any Electronic Trading Services, you agree that: (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) 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 or as agreed by us; (d) you will use such data or information solely in compliance with the applicable regulations and this policy; and (e) we may at our absolute discretion remove your access to market data at any time.

(6) No one other than a party to this policy, their successors and permitted assignees shall have any right to enforce any of its terms.

(7) This policy and all our dealings with you are in all respects governed by and construed and interpreted in accordance with the law of the State of Victoria, and the courts of Victoria will have non-exclusive jurisdiction to settle any legal action or proceedings arising out of or in connection with this policy, including any non-contractual disputes and claims. Nothing in this term will prevent us from bringing proceedings against you in any other jurisdiction.