

Client Privacy Commitment

for Foreign Exchange Contracts

For your information

Our office hours

7:30am - 9pm (GMT)
Monday to Friday

TTT Moneycorp Pty Ltd
Level 15 Exchange Tower
2 Esplanade
Perth, WA, 6000.

Tel: (outside Australia)
+44 207 589 3000

Tel: (within Australia)
+61 2 8228 1490

Website:
www.moneycorp.com.au

Email:
AustraliaEnquiries
@moneycorp.com

Privacy Policy

This is the Privacy Policy of TTT Moneycorp Pty Ltd ("Moneycorp", "we" or "us"). It sets out how we collect, hold, use and disclose personal information. We are committed to ensuring that your personal information is protected and used correctly and in accordance with the Privacy Act 1988 (Cth) ("Privacy Act") and the Australian Privacy Principles.

The sort of personal information we collect and hold

'*Personal information*' means information or an opinion about an individual who is identified, or who can reasonably be identified, from the information, whether or not that information or opinion is true.

We collect personal information such as your name and address, payment information, identification confirmation details and information, bank account details and other personal details that you give us when you purchase our services.

Sensitive information is a type of personal information that includes, for example, information about your health, membership of professional bodies and religion. We do not collect, use or hold sensitive information.

How we collect and hold your personal information

Your personal information may be collected via application forms, client agreement documentation or questionnaires. We will ask you for it when you purchase our services or periodically when we ask you to update the information we hold about you. Where reasonable and practicable we will collect your personal information directly from you.

We would appreciate your prompt notification of any changes to your information as they occur, so we can ensure our records remain current and up-to-date.

Why we collect, hold, use and disclose personal information

We may collect, hold, use and disclose your personal information so we can provide financial products and services to you and manage our relationship with you, including for:

- assessing and processing an application you make for the products and services we offer
- identifying you and verifying your identity
- establishing, providing and administering the products and services we provide to you
- executing your instructions
- charging and billing
- servicing and maintaining our databases
- complying with legislative or regulatory requirements
- maintaining and developing our business systems and infrastructure
- internal purposes including research and development, planning, risk management and pricing, and
- (unless you tell us not to) telling you about products and services that we think may be of interest to you.

If you do not provide your personal information to us we may not be able to provide our services to you.

In general, we do not use or disclose your personal information for a purpose other than:

- a purpose set out in this document
- a purpose you would otherwise reasonably expect
- a purpose required or permitted by law, or
- a purpose otherwise disclosed to you to which you have consented.

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Disclosing your personal information

- We may disclose some or all of your personal information to third parties, including for example your agents and representatives, our related bodies corporate, assignees, auditors, professional advisers, agents or contractors or other external service providers, such as direct marketing service providers, who act on our behalf in the operation of our business.
- We may also disclose your personal information in the course of searches we conduct through identity-referencing agencies and other sources in order to verify your identity. A record of this process and may be disclosed to other companies to help verify your identity.
- When we disclose your personal information to third parties, we will take all reasonable steps to limit their use and disclosure of that personal information to the specific purpose for which it is disclosed and require them to protect your personal information in accordance with the Privacy Act.
- We may disclose your personal information to entities located overseas, including our parent company located in the United Kingdom (and India, where some of its support services are located). Your personal information will also be provided to any country to which you are making payment and sometimes via third countries via which the payment is routed by the banks we use to make payments.

How we protect your personal information

We hold personal information in both paper-based and electronic files, and store it in a secure environment.

Your personal information is only accessible by you and those authorised to access it. Employees and third parties who deal with your personal information are bound by confidentiality obligations and are required to complete training about information security.

- We take all reasonable precautions to preserve the security of personal information received, and to protect your personal information from misuse, interference, loss, and unauthorised use, access, disclosure or modification.
- When you transact with us on the internet via our website we encrypt data sent from your computer to our systems. We have firewalls and virus scanning tools to protect unauthorised access. When we send electronic data, we use dedicated secure networks or encryption.
- Protection of personal information is something that we continually review to ensure that information is not kept for longer than is necessary and is as accurate and up to date as possible. We may periodically send out a questionnaire to all our clients asking them to update the information that we hold on them. When we no longer need your personal information, including when we are no longer legally obliged to keep records relating to you, we will destroy it or de-identify it.

Accessing and correcting your personal information

- We take all reasonable steps to ensure that the information we collect, use or disclose is accurate, complete and up-to-date. You have rights to access your personal information and correct it if it is inaccurate, out of date or incomplete.
- You may request access to the personal information we hold about you at any time by contacting us on:

Website: www.moneycorp.com.au

Email: AustraliaEnquiries@moneycorp.com

Tel.: (Australia) +61 2 8228 1490.

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- We will respond to your request within a reasonable time. There is no fee for making a request but we may charge you the reasonable costs of providing our response to a request for access to personal information.
- If we refuse to give you access to any of your personal information, we will provide you with reasons for the refusal and the relevant provisions of the Privacy Act on which we rely to refuse access.
- You may also ask us to correct any personal information we hold about you by contacting us using the details noted above. We will deal with your request to correct your personal information in a reasonable time. If we correct your personal information and it is information we have provided to others we will notify them of the correction where we are required to do so by the Privacy Act. We will correct personal information, where we decide to do so, within 30 days of your request, or longer if you agree.
- If we do not agree with the corrections you have requested, we are not obliged to amend your personal information accordingly. However, we will give you a written notice which sets out the reasons for our refusal.

Direct marketing

We may use your personal information to advertise or promote products or services we think may interest you, including by email or telephone. We may also provide your personal information to other organisations for specific marketing purposes. However, we will not do so where you tell us not to.

You can ask us not to contact you about products and services and not to disclose your personal information to others for that purpose by contacting us on:

Website: www.moneycorp.com.au
Email: AustraliaEnquiries@moneycorp.com
Tel.: (Australia) +61 2 8228 1490.

Feedback/Queries/Complaints regarding privacy

You can contact us with any questions, concerns, or feedback about our information handling practices on:

Website: www.moneycorp.com.au
Email: AustraliaEnquiries@moneycorp.com
Tel.: (Australia) +61 2 8228 1490.

Additionally, if you believe that in handling your personal information we have breached the Privacy Act and you would like to make a complaint, you may use these contact details to lodge a complaint.

Once we receive your complaint, we will respond to you as soon as possible and will let you know if we need any further information from you. We will notify you of our decision within 30 days, however if we are unable to do so, we will let you know the reason for the delay and the expected timeframe to resolve the complaint.

If you are not satisfied with how your complaint is handled, you may contact the Office of the Australian Information Commissioner using the following details:

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
1300 363 992
www.oaic.gov.au