



Privacy Policy

AETOS Capital Group Pty. Ltd.

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PRIVACY POLICY

This Policy applies to AETOS Capital Group Pty Ltd (ACN 125 113 117), (referred to as 'AETOS', 'we', 'our', 'us') and extends to and covers all operations and functions of those organisations.

All third parties (including clients, suppliers, sub-contractors, or agents) that have access to or use personal information collected and held by AETOS must abide by this Privacy Policy. AETOS makes this Policy available free of charge on its website.

This Policy outlines AETOS's obligations to manage and protect personal information. AETOS is bound by the Australian Privacy Principles ('APPs') and the *Privacy Act 1988* ('Privacy Act').

In this Privacy Policy:

- 'Disclosing' information means providing information to persons outside AETOS;
- 'Individual' means any persons whose personal information we collect, use or disclose.
- 'Personal information' means information or an opinion relating to an individual, which can be used to identify that individual;
- 'Privacy Officer' means the contact person within AETOS for questions or complaints regarding AETOS's handling of personal information;
- 'Sensitive information' is personal information that includes information relating to a person's racial or ethnic origin, political opinions, religion, trade union or other professional or trade association membership, sexual preferences and criminal record, and also includes health information; and
- 'Use' of information means use of information within AETOS.

1. Collection of personal information

We collect information required to open an account, to transact business effectively and to safeguard your assets and your privacy. To do this, we gather information to help us assess your needs and preferences.

When you visit our websites or trade on our platforms, we may automatically collect and store information about you. This helps us to provide you with a good experience when you browse our websites and/or trade with us, and it also allows us to improve our websites.

- technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform.
- information about your visit, including the full Uniform Resource Locators (URL)



- clickstream to, through and from our site (including date and time);
- products you viewed or searched for; page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call our customer service number; and
 - Cookies that distinguish you from other users of our website. For detailed information on the cookies we use and the purposes for which we use them see our Cookie Policy.

The information we collect directly from you includes information required to communicate with you, including your name, mailing address, telephone number, e-mail address and to identify who you are. We also collect demographic information when you open an account, including, date of birth, occupation, etc. and information about your transactions with us. We also assess your trading experience, your approximate annual income and approximate net worth to assess your financial position.

Sometimes we may collect personal information about you from a third party. When we are provided with personal information from a third party, we will take reasonable steps to ensure that you have been made aware of the matters set out in this Privacy Policy and have consented to the use of your personal information.

AETOS will not collect sensitive information unless you consented or an exemption under the APPs applies. These exceptions include if the collection is required or authorised by law or necessary to take appropriate action in relation to suspected unlawful activity or serious misconduct.

If the personal information we request is not provided, we may not be able to provide you with the benefit of our services or meet your needs appropriately.

AETOS does not give you the option of dealing with them anonymously, or under a pseudonym. This is because it is impractical for AETOS to deal with individuals who are not identified.

We may keep your data for longer than 7 years if we cannot delete it for legal or regulatory reasons. If we do, we will make sure that your privacy is protected and only use it for those purposes.

2. Unsolicited personal information

AETOS may receive unsolicited personal information about individuals. AETOS's employees are required to notify the Privacy Officer of all unsolicited personal information received by them.

3. Use and disclose personal information



If you have consented, we use personal information only as appropriate to provide you with quality service and security. For example, we may use the information collected from you to verify your identity and contact information. We may also use this information to establish and set up your account, issue an account number and a secure password, maintain your account activity, and contact you with account information. This information helps us improve our services to you, customise your browsing experience and inform you about additional products, services or promotions that may be of interest to you. You have the option to opt-out at any time from our emails by sending “Unsubscribe” in an email to cs@aetoscg.com.

AETOS may use and disclose personal information for the primary purposes for which it is collected, for reasonably expected secondary purposes which are related to the primary purpose and in other circumstances authorised by the Privacy Act.

Sensitive information will be used and disclosed only for the purpose for which it was provided or a directly related secondary purpose, unless the individual agrees otherwise, or where certain other limited circumstances apply (e.g. if required by law).

In relation to sensitive information held by us, wherever possible, AETOS will attempt to de-identify the information. We also undertake to take reasonable steps to delete all personal information about an individual when it is no longer needed.

3.1. Our affiliates and partners

We may share information with affiliates if the information is required to provide the product or service you have requested or to provide you the opportunity to participate in the products or services our affiliates offer. We may also forge partnerships and alliances, which may include joint marketing agreements, with other companies who offer high-quality products and services that might be of value to our clients. In order to ensure that these products and services meet your needs and are delivered in a manner that is useful and relevant, we may share some information with partners, affiliates and alliances. This allows them to better understand the offers that are most relevant and useful. The use of your personal information is limited to the purposes identified in our relationship with the partner or affiliate.

3.2. Non-affiliated third parties

We do not sell, license, lease or otherwise disclose your personal information to any third party for any reason, except as described below.

We reserve the right to disclose your personal information to third parties where required by law to regulatory, law enforcement or other government authorities, or when necessary to protect our rights or property.



To help us improve our services to you, we may engage another business to help us to carry out certain internal functions such as account processing, order fulfilment, client service, client satisfaction surveys or other support services or data collection activities relevant to our business.

4. About whom do we collect personal information?

The personal information we may collect and hold includes (but is not limited to) personal information about the following individuals:

- customers;
- potential customers;
- service providers or suppliers;
- prospective employees, employees and contractors; and
- other third parties with whom we come into contact.

5. Why does AETOS collect and hold personal information?

We may use and disclose the information we collect about an individual for the following purposes:

- to assist AETOS in providing a product or service to an individual;
- to consider and assess an individual's request for a product or service;
- to provide an individual with information about a product or service and invite an individual to marketing events;
- to protect our business and other customers from fraudulent or unlawful activity;
- to conduct our business and perform other management and administration tasks;
- to consider any concerns or complaints an individual may have;
- to manage any legal actions involving AETOS;
- to comply with relevant laws, regulations and other legal obligations; and
- to help us improve the products and services offered to our customers, and to enhance our overall business.

6. Security

All information you provide to us is stored on secure servers. Any payment transactions will be encrypted using SSL technology. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our Website, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the Internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our Website; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent

unauthorised access.

7. Restriction of responsibility

If at any time you choose to purchase a product or service offered by another company, any personal information you share with that company will no longer be controlled under our Privacy Policy. We are not responsible for the privacy policies or the content of sites we link to and have no control of the use or protection of information provided by you or collected by those sites. Whenever you elect to link to a co-branded Website or to a linked Website, you may be asked to provide registration or other information. Please note that the information you are providing is going to a third party and you should familiarise yourself with the privacy policy provided by that third party.

8. Marketing

We may use your data to provide you with information about our goods and services which may be of interest to you and we or our agents may contact you about these by email, telephone and post.

In relation to sensitive information, AETOS may only use or disclose sensitive information about an individual for the purpose of direct marketing if the individual has consented to the use or disclosure of the information for that purpose.

You have the option to opt-out at any time from our emails by sending "Unsubscribe" in an email to cs@aetoscg.com.

You may also request that AETOS provides you with the source of your information. If such a request is made, AETOS will notify you of the source of the information free of charge within a reasonable period of time.

9. To whom might we disclose personal information?

We may disclose personal information to:

- a related entity of AETOS;
- an agent, contractor or service provider we engage to carry out our functions and activities, such as our lawyers, accountants, debt collectors or other advisors;
- organisations involved in a transfer or sale of all or part of our assets or business;
- organisations involved in managing our payments, payment merchants and other financial institutions such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts; and
- anyone else to whom the individual authorises us to disclose it or as required by law.



We may also collect personal information from these organisations and individuals and will deal with that information in accordance with this Policy.

10. Sending information overseas

We may disclose personal information to Tax Offices, Police Stations, and other AML/CTF regulatory authorities that are located outside Australia in some circumstances. These recipients may be located in the following countries:

- China
- United Kingdom
- United States
- European Union countries

We will not send personal information to recipients outside of Australia unless:

- we have taken reasonable steps to ensure that the recipient does not breach the Privacy Act, or the APPs;
- the recipient is subject to an information privacy scheme similar to the Privacy Act; or
- the individual has consented to the disclosure.

For clients from the European Economic Area ("EEA"), information we collect from you may also be transferred to, and stored at, a destination outside the EEA. It may also be processed by staff operating outside the EEA who works for us or for one of our suppliers. We may also provide a party with client information from our database to help us to analyse and identify client needs and notify clients of product and service offerings. Use of the information shared is strictly limited to the performance of the task we request and for no other purpose. All third parties with whom we share personal information are required to protect personal information in a manner similar to the way we protect personal information.

AETOS performs all employment procedures, including application and termination processes, in a confidential manner. All individual job attributes, such as classification information and salaries, are confidential.

Where we no longer require the personal information for a permitted purpose under the APPs, we will take reasonable steps to destroy it.

11. Use of "cookies"

We use cookies to assist us in securing your trading activities and to enhance the performance of our Website. (Cookies are small text files sent from the Web server to your computer.) Cookies used by us do not contain any personal information nor do they contain account or password information. They merely allow the site to recognise that a page request comes from someone who has already logged on.



We may share Website usage information about visitors to the Website with reputable advertising companies for targeting our Internet banner advertisements on this site and other sites. For this purpose, pixel tags (also called clear gifs or web beacons) may be used to note the pages you've visited. The information collected by the advertising company through the use of these pixel tags is not personally identifiable.

12. Identifiers

We will not use identifiers assigned by the Government, such as a tax file number, Medicare number or provider number, for our own file recording purposes, unless one of the exemptions in the Privacy Act applies. AETOS endeavours to avoid data-matching, being the comparison of data collected and held for two or more separate purposes in order to identify common features in relation to individuals, as a basis for further investigation or action in relation to those individuals.

13. How do we keep personal information accurate and up-to-date?

AETOS is committed to ensuring that the personal information it collects, uses and discloses is relevant, accurate, complete and up-to-date.

We encourage you to contact us to update any personal information we hold about you. If we correct information that has previously been disclosed to another entity, we will notify the other entity within a reasonable period of the correction. Where we are satisfied information is inaccurate, we will take reasonable steps to correct the information within 30 days, unless you agree otherwise. We do not charge individuals for correcting the information.

14. You have the ability to gain access to your personal information

Subject to the exceptions set out in the Privacy Act, you may gain access to the personal information that we hold about you by contacting the AETOS Privacy Officer. We will provide access within 30 days of the individual's request. If we refuse to provide the information, we will provide reasons for the refusal.

Your request for access to your personal information will be dealt with by allowing you to look at your personal information at the offices of AETOS. We will require identity verification and specification of what information is required. An administrative fee for search and photocopying costs may be charged for providing access.

15. Changes to this Privacy Policy

From time to time, we may update this Privacy Policy. In the event we change this Privacy Policy, the revised Privacy Policy will promptly be posted to the Websites and we will post a



notice on our Websites informing you of such changes. You agree to accept posting of a revised Privacy Policy electronically on the Website as actual notice to you. Any dispute over our Privacy Policy is subject to this notice and our Terms and Conditions. We encourage you to periodically check back and review this policy so that you always will know what information we collect, how we use it, and to whom we disclose it. If you have any questions that this statement does not address, please contact a Client Services representative.

16. Incidents/complaints handling

AETOS has an effective complaints handling process in place to manage privacy risks and issues.

You can make a complaint to AETOS about the treatment or handling of your personal information by lodging a complaint with the Privacy Officer.

17. Enquiries

If you have any questions about our privacy procedures, or if you wish to make a complaint about how we have dealt with your personal information you may lodge a complaint with us in any of the following ways:

- by telephoning – +61 (2) 9929 2100
- by writing to – AETOS Privacy Officer, Level 15, 122 Arthur Street, North Sydney, NSW 2060, Australia
- by emailing – compliance@aetoscg.com

18. What if you are not satisfied with the response?

If you are not satisfied with the result of your complaint to AETOS, you can also refer your complaint to the Office of the Australian Information Commissioner.

You can contact the Office of the Australian Information Commissioner:

- by telephoning - 1300 363 992
- by writing to - Director of Complaints, Office of the Australian Information Commissioner, GPO Box 5218, SYDNEY NSW 2001
- by emailing - enquiries@oaic.gov.au