



Plus500

World's Trading Machine

Statement on Privacy and Cookie Policy



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It is our policy to respect the confidentiality of personal data and the privacy of individuals. We conduct our business in compliance with the Personal Data Protection Act 2012 (the "PDPA") and have implemented the necessary measures to protect your personal data. This Statement on Privacy and Cookie Policy (the "Policy") outlines, *inter alia*, how we collect, use, disclose, process and manage your Personal Data (as defined below). You should read this Policy carefully as this policy applies to Personal Data which is in our possession or under our control. By visiting our website and using our services your agreement to this Policy is implied.

Any reference to "us", "our", "we" or "Plus500SG" in this Policy notice is a reference to Plus500SG Pte Ltd as the context requires, unless otherwise stated.

Similarly, any reference to "you", "your", "yours" or "yourself" in this Policy is a reference to any of our customers and potential customers as the context requires, unless otherwise stated.

Downloading the Plus500 Trading Platform is acceptance by you of our Statement on Privacy and Cookie Policy.

Updates to The Policy

This Policy will be amended from time to time to take into account changes to any operations or practices to the way we use your Personal Data and, further, to make sure it remains consistent with any changes in laws and regulations applicable to us, technology and the business environment. We will make available the updated policy on this website. All communication, transactions and dealings with us will be governed by the most current Policy in force at the time. Your continued use of our website will be taken as acceptance of the updated policy.



What Personal Data Do We Collect?

In this Policy, "Personal Data" refers to any data, whether true or not, about an individual who can be identified (a) from that data; or (b) from that data and other information to which we have or are likely to have access, including data in our records as may be updated from time to time.

Here are key examples of Personal Data that we may collect (depending on the nature of your interaction with us):

- (a) personal particulars (e.g. name, contact details, residential address, date of birth, identity card/passport details, and/or education details);
- (b) specimen signature(s);
- (c) financial details (e.g. income, expenses, and/or credit history);
- (d) images and voice recordings of our conversations with you;
- (e) employment details (e.g. occupation, directorships and other positions held, employment history, salary, and/or benefits);
- (f) tax information;
- (g) information about your risk profile, investments, investment objectives, knowledge and experience and/or business interests and assets;
- (h) banking information (e.g. account numbers and banking transactions); and/or
- (i) personal opinions made known to us (e.g. feedback or responses to surveys).

This is not an exhaustive list and we may collect other types of Personal Data from you.

Apart from Personal Data, we may collect other types of information which is not linked to an individual and which is anonymous. For example, the number of website visitors and the number of website users using a particular service. In this way, we hope to improve our customer services.



How Do We Collect Your Personal Data?

Generally, we obtain your Personal Data in various ways, such as when you supply us with your personal data through the account application process. We also maintain information about your Personal Data as a result of your trading activity, website usage and cookie policy (see below). When you visit our website or use our services, we may also log onto your IP address, a unique identifier for your computer or other access electronic devices (such as an iPad or iPhone). For quality and control purposes we may monitor and record communications with you. Generally, this information is obtained when you agree to register as a customer and use our services. The cookie permission settings in your web browser implies consent to our cookie policy.

We may ask for other data 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 also collect, use and disclose your Personal Data for the following purposes:

- issuing building access pass and maintaining building security (including but not limited to CCTV surveillance; and
- any other purpose reasonably related to the above.

How Do We Use, Disclose and/or Process Your Personal Data?

Generally, we or our agents (as the case may be) use collect, use and disclose your Personal Data for any of the following purposes:

- providing a service and/or product to you;
- meeting or complying with any applicable laws, regulations, directives, rules, codes of practice or guidelines issued by any legal or regulatory bodies which we may be subject, whether local or overseas (including but not limited to disclosures to regulatory bodies, conducting audit checks, surveillance and investigation);



- legal purposes (including but not limited to obtaining legal advice and dispute resolution);
- sending commercial messages or email communications including but not limited to margin calls, advertisements or other information;
- marketing, administration and customer services purposes, to ensure that the content and services that we offer are tailored to your needs and interests;
- investigating your credit standing and in doing so may contact banks, financial institutions and credit reference agencies;
- carrying out due diligence or other screening activities (such as identity, reference, background or fraud prevention checks) in accordance with legal and regulatory obligations and internal risk procedures (including but not limited to those designed to combat money laundering, know-your-customer, counter terrorist financing or anti-bribery);
- where we are required to disclose your Personal Data by law or when we deem reasonably necessary in order to prevent financial crime or to give effect to the laws governing the relationship between us and/or your account;
- managing our administrative and business operations and complying with internal policies and procedures;
- providing media announcements and responses;
- to relevant local or foreign regulatory authorities, government agencies, statutory boards, supervisory bodies, dispute resolution centres or revenue authorities, including but not limited to the Monetary Authority of Singapore, any relevant securities or futures exchanges, clearing houses, trade repositories, self-regulatory organizations, alternative trading systems or multilateral trading systems.

We will not use, disclose and/or process your personal data for purposes which are not stated above. Should we wish to use, disclose and/or process your Personal Data for a new purpose, we will notify you and seek your prior consent.



How do we communicate with you?

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 is based on what is known as our legitimate interest, and we will only 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 do not wish to in the future, please use the unsubscribe link within the email and we will stop sending you this information via email. Alternatively, you can manage your preferences by logging into your account and clicking on the "Notifications Settings" tab to select 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 Service to request the removal of a particular device from a trading account record.

Transfer of Personal Data Overseas

In certain circumstances, we may need to transfer your Personal Data outside of Singapore. We endeavour to ensure that any such transfer of your Personal Data outside of Singapore will be carried out in accordance with the PDPA.

You acknowledge and consent to the transfer of your personal data to other companies within the Plus500 Group (for information on the Plus500 Group, visit our website at [www.plus500.com/AboutUs]) as well as third party service providers and agents including lawyers/law firms) outside of Singapore for one or more of the purposes described above.



Use and Management of Cookies

We may obtain information about you by accessing cookies (text files which are stored by your computer or other access device) when you visit our website or use our services. Cookies store small pieces of information, such as names and email addresses. We are able to do this by using web beacons (also known as clear GIFS or web bugs). Web beacons do not store additional information on your computer but, by communicating with our cookies on your computer, they can remember things about our website which we use to improve your user experience.

We use functionality cookies to analyse how visitors use our website and to monitor website performance and function. This allows us to provide a high quality customer experience by quickly identifying and fixing any issues that arise. For example, we might use performance cookies to keep track of which pages are most popular and which method of linking between website pages is most effective.

Functionality cookies are used by the Plus500 Trading Platform to allow us to remember your preferences and identify you as a user, ensure your information is secure and to operate more reliably and efficiently. For example, cookies save you the trouble of typing in your username every time you access the Trading Platform, and recall your preferences, such as which language you wish to see when you log in.

You can delete cookies any time you want by using the settings in your web browser. You can also use your web browser to disable cookies, although this and other websites may not function properly if you do this and you may not be able to sign in. Further information on deleting or controlling cookies is available at www.AboutCookies.org.

This website uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses "analytical cookies" placed on your computer, to help the website analyse a user's use of the site. The information generated by the cookie about your use of the website (including your IP address) may be transmitted to and stored by Google on their servers. Google may use this information for evaluating your use of the website, compiling reports on website activity and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. Google will not associate your IP address with any other data held. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.



How Do We Protect Your Personal Data?

We take appropriate measures to ensure that the information you disclose to us is secure. It is held in secure computer storage facilities and subject to reasonable procedures to prevent misuse, unauthorised access, modification, disclosure, accidental loss, destruction or damage. However, you should be aware that the use of the Internet is not entirely secure and for this reason we cannot guarantee the security or integrity of any Personal Data which is transferred from you or to you via the Internet.

Employee access is only limited to authorised employees who are fully trained in handling your information. These authorised personnel are required to ensure the confidentiality of your information and to respect your privacy at all times. Employees who have access to your information will be subjected to disciplinary action should they fail to observe this Policy and other guidelines, codes or policies which we may issue to them from time to time.

If we disclose any of your Personal Data to our business partners, authorised agents or service providers, we will require them to appropriately safeguard the Personal Data provided to them.

Accuracy, Access and Correction of Your Personal Data

You should ensure that all Personal Data submitted to us is complete, accurate, true and correct. Failure on your part to do so may result in our inability to provide you with products and services you have requested/applied for.

If there are any changes to your Personal Data or if you believe that the Personal Data we have about you is inaccurate, incomplete, misleading or not up-to-date, please contact us so that we may take steps to update your Personal Data.

You are entitled to ask for a copy of the Personal Data we hold about you (for which we may charge a small administrative fee) and to have any inaccuracies in your information corrected. Please notify us of any changes of address or any other personal circumstances to enable us to maintain a correct record. In exceptional circumstances, we reserve the right to deny you access to your Personal Data and may provide an explanation as required by applicable laws.

Consent

Generally, when we request for personal data in the course of providing you a service and/or product and you provide us with such personal data, there is



implied consent that you agree to provide us with personal data in order for us to provide you with the requested service and/or product or the purposes set out in this Policy.

In some circumstances and as required by applicable laws, we will seek your express consent when collecting your personal data. For example, where there are new purposes for the use of your personal data, we will seek your fresh consent.

You have the choice, at any time, not to provide your Personal Data or to withdraw your consent to us processing your Personal Data. However, do note that failure to provide such Personal Data or a withdrawal of your consent for us to process your Personal Data may result in us being unable to provide you with effective and continuous products and services.

If you should withdraw your consent to the processing or handling of your Personal Data in respect of any purpose which we may reasonably consider to be essential in order for us to provide you with the products and/or services requested / applied for, we may not be in a position to continue to provide our products or services to you or administer any contractual relationship which may be in place between us. Furthermore, we shall be entitled to treat such withdrawal as your termination of any account / agreement which you may have with us, without prejudice to any rights and remedies which we may have at law against you.

Notwithstanding the generality of the foregoing and for avoidance of doubt, upon the termination or expiry of your contractual relationship with us (howsoever caused), we may still continue using or disclosing your Personal Data as may be necessary, required, authorised or permitted for compliance with applicable law or as may be requested by the relevant regulatory bodies, government agencies, statutory boards, administrative bodies, authorities or law enforcement agencies to comply with any laws, rules, guidelines and regulations or schemes to which we may be subject, whether situated locally or overseas.

Retention of Personal Data

Your Personal Data is retained for as long as the purpose for which it was collected remains and until it is no longer necessary for any other legal or business purposes. Destruction of records with Personal Data will be done in a secure manner.



Management of Personal Data

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

When and How to Contact Us

To contact us on any aspect of this policy or your Personal Data or to provide any feedback that you may have, please do so in writing at the address below referencing "*Statement on Privacy and Cookie Policy*":

Attention of : Data Protection Officer
Address : 1 Temasek Avenue, Millenia Tower #18-07, Singapore 039192
Email : compliance@plus500.com.sg
Telephone : +65 6813 3388

Prevailing Terms

If you have agreed to our [User Agreement], as the case may be, in the event of inconsistency between such [User Agreement] and this Policy, such [User Agreement] shall prevail.

Governing Law

Note that as we are a Singapore registered company, this Policy has been drafted solely in accordance with the laws of Singapore. We do not represent or warrant that this Policy complies with the privacy laws of any other jurisdiction and accordingly, you shall not construe this Policy as such.

Disclaimer - Other Websites

Our websites or our apps may contain links to other external third party websites which are not maintained by us. This privacy policy only applies to our websites. When visiting these third party websites, you should read their privacy policies which will apply to your use of the websites.



Plus500SG Pte Ltd is licensed and regulated by the Monetary Authority of Singapore



Plus500SG Pte Ltd ■ 1 Temasek Avenue, Millenia Tower #18-07 ■ Singapore 039192