

# PRIVACY POLICY

## **CIDT RESPECTS EACH INDIVIDUAL'S RIGHT TO PRIVACY.**

We realize how important it is for us to safeguard any personal information that may reveal your identity or account information, whether you are our client or a visitor to our Web site's public domain.

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## **YOUR PRIVACY IS OUR PRIORITY**

CIDT Global Financial Limited (CIDT) is committed to its privacy obligations under the New Zealand Privacy Act contained in the Privacy Act 1993. This privacy policy describes how we handle and protect personal information we collect about individuals who apply for or receive our products and services.

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## **HOW WE COLLECT PERSONAL INFORMATION**

When you apply for or maintain an account with CIDT, we collect personal information about you for business purposes, such as evaluating your application to open account, processing your requests and transactions, informing you about products and services that may be of interest to you, and providing client service. The personal information we collect about you may include:

- Information you provide to us on applications and other forms, such as your name, address, date of birth, occupation, employer, assets and income, telephone or mobile number, email address, tax file number, nominated Bank account details;
  - Information about your transactions with us and with our affiliates (if any);
  - Information we receive from consumer-reporting agencies, such as your credit history and creditworthiness, and other entities not affiliated with CIDT;
  - Information you provide to us to verify your identity, such as a passport, or received from other entities not affiliated with CIDT.
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## **HOW WE PROTECT PERSONAL INFORMATION**

We take all reasonable steps to protect your personal information from misuse, loss, unauthorized access, modification or disclosure. We limit access to your personal information to those employees who need to know in order to conduct our business, service your account and providing you with a broad range of products and services. Our employees are required to maintain and protect the confidentiality of your personal information and must follow established procedures to do so. We maintain physical, electronic and procedural safeguards to protect your personal information. We do not disclose your name or personal information to anyone unless authorized, or required by law, to do so.

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## **ABOUT COOKIES**

Cookies are small files containing information that a Web site uses to track its visitors. CIDT may set and access CIDT cookies on your computer, enabling us to learn which advertisements and promotions bring users to our Web site. CIDT or any of its affiliates or divisions may use such cookies.

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## **ABOUT HYPERLINKS**

CIDT's Web sites may contain hyperlinks or "links" to other sites, and other sites may "link" to our sites. These Web sites that may be linking to or from CIDT's sites may have their own privacy policies. CIDT's privacy policy applies exclusively to CIDT and information collected by us. CIDT is not responsible for the privacy policies or the content of the sites you link to, nor do we have control over the use or security of information provided by you or collected by those sites. If you choose to link to one of these Web sites, you may be asked to supply registration or other information. It is important that you realise this information is going to a third-party, and you should become familiar with the privacy policy provided by that third-party.

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## **CIDT SECURITY TECHNOLOGY**

This type of technology is designed to protect you from having your information intercepted by anyone other than CIDT while it is being transmitted to us. We also use other safeguards such as firewalls, authentication systems (e.g., passwords and personal identification numbers) and access control mechanisms to control unauthorized access to

systems and data. However, you acknowledge and accept that any services provided through the Website involve transmissions over the internet and that such transmissions are therefore subject to the internet's inherent risks. Whilst we acknowledge our responsibility to take reasonable security precautions, you also acknowledge and accept that, as with any network, you may also be exposed to unauthorized programs transmitted by third parties, electronic trespassing and/or the failure of information and data to reach their intended destinations and/or erroneous receipt or misdirection of such information. Although our and our suppliers' privacy and security features are designed to reduce these risks, we cannot guarantee that the risk can be eliminated completely. You therefore acknowledge that we will not be liable for any breach of confidence or unauthorized access and use arising as a result of such event.

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## **SHARING INFORMATION WITH OUR AFFILIATES**

We may share personal information described above with our affiliates for business purposes, such as servicing client accounts and informing clients about new products and services, as permitted by applicable law. Our affiliates are companies controlled or owned by us, or companies controlling or under common control with us, and include financial service companies, such as dealers, other brokers and advisers.

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## **DISCLOSURE TO NON-AFFILIATED THIRD PARTIES AND REGULATORY BODIES**

In order to support the financial products and services we provide to you, we may share the personal information described above with third-party service providers and joint marketers not affiliated with us, including:

- Financial service institutions (advisors, dealers, brokers, trust companies and banks) with whom we have joint marketing agreements, such as agreements to market financial services or products that we jointly offer, endorse or sponsor;
- Companies under contract to perform services for us or on our behalf, such as service providers that prepare and mail statements and transaction confirmations or provide data processing, computer software maintenance and development, transaction processing and marketing services.

These companies acting on our behalf are required to keep your personal information confidential.

We may also be required to provide your personal information to the law enforcement agencies and other regulatory and government bodies from time to time in New Zealand.

We may collect, use and disclose personal data about you, including personal data you may voluntarily disclose to us in any manner, so that we can (i) carry out our obligations with respect to the services that we provide; (ii) carry out our everyday business activities and dealings with you; (iii) compile statistical analysis of the pages of the Website visited; (iv) monitor and analyze our business; (v) participate in crime prevention, legal and regulatory compliance, including screening and comparing such data against sanctions and other databases used for crime prevention purposes; (vi) market and develop other products and services; (vii) transfer any of our rights or obligations in relation to the services that we offer; and (viii) process your personal data for other related purposes. If you do not provide us with your personal information, or if you provide us with inaccurate or incomplete information, we may not be able to provide you with our services, including giving you access to our Websites.

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## **ACCESSING AND REVISITING YOUR PERSONAL INFORMATION**

You have certain rights of access to some or all of the personal data we collect and hold about you at the time of request, or to have inaccurate information corrected, under applicable data protection laws. If you wish to exercise such rights, you should contact us at [info@202fx.com](mailto:info@202fx.com) and may be requested to provide further information to assist us in complying with such request.