FUSION MARKETS

Privacy Policy

FMGP Trading Group Pty Ltd trading as Fusion Markets (Fusion Markets)

ABN: 74 146 086 017
AFSL: 385620
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FMGP Trading Group Pty Ltd (ABN 74 146 086 017) trading as Fusion Markets, is the issuer of the Fusion Markets Products described in this communication. Trading in Fusion Markets Products involves the potential for profit as well as the risk of loss which may vastly exceed the amount of your initial deposit and is not suitable for all investors. You should read all of the Privacy Policy, the Product Disclosure Statement (PDS) and the Financial Services Guide (available on our website) carefully, consider your own financial situation, needs and objectives for investing in these Fusion Markets Products and obtain independent financial advice.

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1. Types of personal information We collect

We only collect personal information that is reasonably necessary for one or more of Our functions or activities, whether you interact with Us through Our website or Our mobile application (the "Fusion Markets Trading App" or the "App"). The types of personal information that We collect and hold about you could include:

- ID information such as your name, postal or email address, telephone numbers, and date of birth;
- other contact details such as social media handles;
- financial details such as your tax file number; and
- other information We think is necessary.

Information We collect through the App

Where you access Our services through the App, We may also collect the following, either automatically or where you grant the relevant device permission:

- device and technical information, including device identifiers, operating system and version, IP address and mobile network information, used for account security and diagnostics;
- location data, where you have granted the App permission to access your device's location, used to help meet regulatory obligations (such as verifying your trading jurisdiction) and to prevent fraud;
- images or documents captured or uploaded via the App's camera or photo library, including identification documents provided for identity verification purposes; or completing a liveliness check as part of an account withdrawal or account recovery step.
- a push notification token, used to send you alerts about your account, trading activity and service updates;
- confirmation that biometric authentication (such as Face ID or fingerprint login) was successful — the underlying biometric data is captured, matched and stored locally on your device by your device's operating system, and is not collected or held by Us; and
- analytics and diagnostic information about how you use the App, including crash reports, used to improve App performance.

We will do all that We can to ensure that the personal information that We collect, use and disclose is accurate, up-to-date, complete and relevant.

2. How We collect and hold personal information

We must collect personal information only by lawful and fair means.

We must collect your personal information from you unless it is unreasonable or impracticable to do so. For example, if We are unable to contact you and We then rely on publicly available information to update your contact details or if, at your request, We exchange information with your legal or financial advisers or other representatives.

We might collect your information when you fill out a form with us (either in hard copy or via our website or the App), when We speak with you on the telephone, use Our website or the App, or face to face. We may also collect information automatically through your use of the App, or where you grant the App permission to access your device's camera, photo library, location or notifications, as described above. We may also verify your information via electronic means, such as email.

If We receive personal information that We did not solicit, then within a reasonable period after receiving the information, We must determine whether or not We could have collected the information under Australian Privacy Principle 3 (collection of solicited personal information) if We had solicited the information and We may use or disclose the personal information to make this determination.

Then, if We determine that We could not have collected the personal information and the information is not contained in a Commonwealth record, We must, as soon as practicable but only if it is lawful and reasonable to do so, destroy the information or ensure that the information is de-identified. If however this does not apply in relation to the personal information, then Australian Privacy Principles 5 to 13 apply in relation to the information as if We had collected the information by solicitation.

3. Notifying you

When We receive personal information from you directly, We will take reasonable steps to notify you how and why we collected your information, who We may disclose it to and outline how you can access it, seek correction of it or make a complaint.

Sometimes We collect your personal information from third parties. You may not be aware that We have done so. If We collect information that can be used to identify you, We will take reasonable steps to notify you of that collection.

4. The purposes for which We collect, hold, use and disclose personal information

We may collect information about you because We are required or authorised by law to collect it. There are laws that affect Us, including company and tax law, which require Us to collect personal information. For example, We may require personal information to verify your identity under the Anti-Money Laundering and Counter-Terrorism Commonwealth law.

If We collect and hold your personal information for a primary purpose, We will not use or disclose the information for a secondary purpose unless:

- you have consented to the use or disclosure of the information;
- you would reasonably expect Us to use or disclose the information for the other purpose and the other purpose is related to the first particular purpose;
- the use or disclosure of the information is required or authorised by or under an Australian law or a court/tribunal order;
- a permitted general situation exists in relation to the use or disclosure of the information by Us; or
- We reasonably believe that the use or disclosure of the information is reasonably necessary for one or more enforcement related activities conducted by, or on behalf of, an enforcement body.

If We collect personal information from any of our related bodies corporate, this principle applies as if Our primary purpose for the collection of the information were the primary purpose for any of our related bodies corporate collected the information. This principle does not apply to the use or disclosure by Us of personal information for the purpose of direct marketing or government related identifiers.

If We hold personal information about an individual, We must not use or disclose the information for the purpose of direct marketing, unless We collected the information from the individual and the individual would reasonably expect Us to use or disclose the information for that purpose, and We provide a

simple means by which the individual may easily request not to receive direct marketing communications from Us and the individual has not made such a request to Us.

We may also use or disclose personal information about an individual for the purpose of direct marketing if We collected the information from the individual and the individual would not reasonably expect Us to use or disclose the information for that purpose or someone other than the individual and either the individual has consented to the use or disclosure of the information for that purpose, or it is impracticable to obtain that consent, and We provide a simple means by which the individual may easily request not to receive direct marketing communications from Us, and in each direct marketing communication with the individual, We include a prominent statement that the individual may make such a request, or We otherwise draw the individual's attention to the fact that the individual may make such a request and the individual has not made such a request from Us.

If you have general enquiry type questions, you can choose to do this anonymously or use a pseudonym. We might not always be able to interact with you this way however as we are often governed by strict regulations that require us to know who We are dealing with. In general, We will not be able to deal with you anonymously or where you are using a pseudonym when it is impracticable or we are required or authorised by law or a court/tribunal order to deal with you personally.

5. How you can access your personal information that We hold and seek the correction of such information

We will always give you access to your personal information unless there are certain legal reasons why We cannot do so. We do not have to provide you with access to your personal information if:

- We believe there is a threat to life or public safety;
- there is an unreasonable impact on other individuals;
- the request is frivolous;
- the information wouldn't be ordinarily accessible because of legal proceedings;
- it would prejudice negotiations with you;
- it would be unlawful;
- it would jeopardise taking action against serious misconduct by you;
- it would be likely to harm the activities of an enforcement body (e.g. the police); or
- it would harm the confidentiality of our commercial information.

If we cannot provide your information in the way you have requested, we will tell you why in writing. If you have concerns, you can complain by contacting us on +61 3 8376 2706 or you can send us an email to help@fusionmarkets.com

If you believe that is something wrong with the information, for example if you think that the information We hold is inaccurate, out of date, incomplete, irrelevant or misleading, please send us an email to help@fusionmarkets.com so we can update your details.

If you are worried that We have given incorrect information to others, you can ask us to tell them about the correction. We will correct this if We can or We will notify you if We are unable to change the details.

You can ask us to access your personal information that We hold by sending us an email to help@fusionmarkets.com

We will give you access to your information in the form you want it where it is reasonable and practical to do so. We may charge you a small fee to cover our costs when giving you access, but We will always notify you of this first and this fee will not relate to you making a request for your information, only to give you access to the information.

We are required to help you ask for the information to be corrected if We cannot correct this for you. Accordingly, We may need to talk to third parties. However, the most efficient way for you to make a correction request is to send it to the organisation which you believe made the mistake.

If We are able to correct the information, We will notify you within five business days of deciding to do this. We will also notify the relevant third parties as well as any others you notify Us about. If there are any instances where We cannot do this, then We will notify you in writing. If We are unable to correct your information, We will explain why in writing within five business days of making this decision. If We cannot resolve this with you internally, you are able to make a complaint via our external dispute resolution scheme, by contacting the Office of the Australian Information Commissioner (OAIC).

If We agree to correct your information, we will do so within 30 days from when you asked us, or a longer period as agreed between Us and you.

If We are unable to make corrections within a 30 day time frame or the agreed time frame, We must notify you of the delay, the reasons for it and when we expect to resolve the matter, ask you to agree in writing to give us more time and let you know you can complain to OAIC.

6. Additional rights that may apply under GDPR or UK GDPR.

Where GDPR or UK GDPR applies to your personal information, you may have the following rights:

- Ask what personal data WE are collecting and how it is being used (“Right to be Informed”)
- Unsubscribe from any of our emails at any time (“Right to Object”)
- Access the personal data WE have collected about you (“Right to Access”)
- Ask US to correct any inaccurate personal data (“Right to Rectification”)
- Export your personal data in an electronic format (“Right to Data Portability”)
- Require US to restrict processing of specific types of personal data (“Right to Restrict Processing”)
- Opt out of having your personal data used for profiling and in automated systems (“Rights in Relation to Data Profiling”), and
- Ask for your personal data to be deleted (and be provided with an audit trail if requested) and third parties to stop using the data (“Right to be Forgotten”).

These rights apply equally to personal data We collect through Our website and through the App.

7. How you can complain about a breach of the Australian Privacy Principles, or a registered APP

code (if any) that binds Us, and how We will deal with such a complaint

If an individual feels that We have breached our obligations in the handling, use or disclosure of their personal information, they may raise a complaint. We encourage individuals to discuss the situation with one of Our representatives in the first instance, before making a complaint.

The complaints handling process is as follows: The individual should make the complaint including as much detail about the issue as possible, in writing to Us:

The Complaints Department Fusion Markets Via email: help@fusionmarkets.com

Via Post mail: Level 10/627 Chapel St South Yarra VIC 3141 Australia

We will investigate the circumstances included in the complaint and respond to the individual as soon as possible (and within 30 calendar days) regarding Our findings and actions following this investigation. After considering this response, if the individual is still not satisfied they may escalate their complaint directly to the Information Commissioner for investigation:

Office of the Australian Information Commissioner www.oaic.gov.au Phone: 1300 363 992

When investigating a complaint, the OAIC will initially attempt to conciliate the complaint, before considering the exercise of other complaint resolution powers.

Alternatively, if an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers.

www.afca.org.au info@afca.org.au 1800 931 678 (free call) Australian Financial Complaints Authority GPO Box 3 MELBOURNE VIC 3001

8. Which overseas recipients and countries are We likely to disclose personal information

We may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

This includes information collected through the App: where We use App analytics, crash-reporting, push-notification or cloud storage service providers, information collected through the App may also be stored or processed overseas on the same basis.

Overseas organisations may be required to disclose information We share with them under a foreign law. In those instances, We will not be responsible for that disclosure.

9. Government Identifiers

Sometimes We may be required to collect government-related identifiers such as your tax file number. We will not use or disclose this information unless We are authorised or required to do so by law or the use or disclosure of the identifier is reasonably necessary for Us to verify your identity for the purposes of Our business activities or functions.

10. Data Retention

Fusion Markets retains personal information collected through our website and the App for as long as necessary to provide our services and to comply with our legal, regulatory and record-keeping obligations. In particular, Client account records, transaction records, identification and due diligence documentation, and related correspondence are retained for a period of seven (7) years from the end of the business relationship or the date of the relevant transaction, consistent with applicable anti-money laundering and financial services record-keeping requirements. Where Applicable Regulations require a longer or shorter period for particular records, that period will apply instead. On expiry of the applicable retention period, Fusion Markets will securely delete or anonymise the relevant personal information.