

Privacy Policy

1. **GAIN Capital Singapore Pte Ltd (“we”, “us”, “our”) is subject to the Personal Data Protection Act 2012 (“PDPA”) in Singapore. We are therefore committed to protecting and maintaining the security of any Personal Data that we receive from you. If our Privacy Policy changes, we will place an updated version on this page.**
2. **You agree and consent to us and our associated companies, as well as our respective agents and service providers, collecting, using, disclosing and/or processing your Personal Data for the purposes and in the manner as set out in this Privacy Policy.**
3. In this Privacy Policy, "**Personal Data**" means 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.
4. We may collect, use and/or disclose your Personal Data and/or any Personal Data that you provide to us, for the following purposes:
 - (a) assessing and processing any applications or requests made by you for products and/or services;
 - (b) establishing, administering, maintaining, managing and operating your account, the products and/or services offered to you or being provided to you by us. This includes but is not limited to us dealing in any matters relating to the products and services being provided to you by us, making audio recordings of our conversations with you;
 - (c) administering, facilitating, processing and/or dealing with your relationship with us, any transactions or activities carried out by you with us. Without prejudice to the generality of the foregoing, this includes but is not limited to us sending you margin alert notifications and margin close out notifications to you through any mode of communication such as by email, text message, or postal mail;
 - (d) verifying your identity when communicating or dealing with you, carrying out your instructions, responding to your queries and requests, handling complaints, and resolving disputes that may arise;
 - (e) communicating with you to deal with your relationship with us, to deal with your account or transactions with us, to inform you of changes and updates to our policies, our terms and conditions and other administrative information, including without limitation for the purposes of servicing you in relation to products and services offered to you. You acknowledge and agree that such communication by us could be by way of the mailing of correspondence, documents or notices to you, which could involve disclosure of certain

personal data about you to bring about delivery of the same as well as on the external cover of envelopes/mail packages;

- (f) for marketing purpose and in this regard, we would be providing you with marketing, advertising and promotional information, materials and/or documents (whether for products, opportunities, contests, services and/or events, or otherwise) (including those of third party organisations with which we may collaborate with) that we (including our associated companies) or such third party organisations may be selling, marketing, offering, organizing, involved in or promoting, whether such products, services and/or events exist now or are created in the future:
- (i) by way of postal mail or electronic transmission to your email address(es), and/or through other modes of communication that is not the 3 DNC Modes, in compliance with the PDPA. You may opt out of this or withdraw from this at any time by sending an email to our Data Protection Officer. For the avoidance of doubt, the application of or your acceptance of or your consent to, this Privacy Policy, constitutes your consent to this subparagraph (i);
 - (ii) if you have separately expressly consented to one or more of the following 3 DNC Modes, by way of the 3 modes of communications of voice calls, text messages or faxes (the “**3 DNC Modes**”) to your Singapore telephone number, in compliance with the requirements of the PDPA; and/or
 - (iii) notwithstanding (ii) above, regardless that you have not separately provided express consent as aforementioned in (ii) above, we reserve our right to send a specified fax message (as defined in Singapore’s Personal Data Protection (Exemption from Section 43) Order 2013) (the “**Exemption Order**”) and/or a specified text message (as defined in the Exemption Order) (i.e. a marketing fax message or marketing text message) to your Singapore telephone number, if :
 - (1) there is an ongoing relationship between us and you and the purpose of the message is related to the subject of the ongoing relationship, pursuant to the requirements and conditions of the Exemption Order; or
 - (2) the law permits;
- (g) receiving services or licences from our service providers or licensors, related to your account with us or the products or services we are providing to you, and complying with any reporting, audit or inspection obligations we may owe to such service providers or licensors;
- (h) carrying out due diligence or other screening activities (including background checks) in accordance with legal or regulatory obligations (whether Singapore or foreign country) applicable to us or our associated companies, the requirements or guidelines of governmental authorities (whether Singapore or foreign country) which we determine are applicable to us or our associated companies, and/or our risk management procedures that may be required by law (whether Singapore or foreign country) or that may have been put in place by us or our associated companies; performing credit review and risk assessment;
- (i) to prevent or investigate any fraud, unlawful activity or omission or misconduct, whether or not there is any suspicion of the aforementioned;

dealing with conflict of interests; or dealing with and/or investigating complaints;

- (j) complying with or as required by any applicable law, court order, order of a regulatory body, governmental or regulatory requirements, of any jurisdiction applicable to us or our associated companies, including meeting the requirements to make disclosure under the requirements of any law binding on us or our associated companies, and/or for the purposes of any guidelines issued by regulatory or other authorities (whether of Singapore or elsewhere), with which we or our associated companies are expected to comply;
- (k) complying with or as required by any request or direction of any governmental authority (whether Singapore or foreign country) which we are expected to comply with; or responding to requests for information from public agencies, ministries, statutory boards or other similar authorities (whether Singapore or foreign country). For the avoidance of doubt, this means that we may/will disclose your personal data to such parties upon their request or direction;
- (l) conducting research (including customer research), surveys, market surveys, analysis and/or development activities (including but not limited to data analytics, surveys and/or profiling), and/or dealing with or carrying out training, to improve our services, products and/or facilities;
- (m) conducting and/or dealing with financial reporting and analysis related to our business operations;
- (n) managing our infrastructure and business operations;
- (o) maintaining records of customer instructions, whether through phone recordings, hard copy documents, soft copy documents or instructions given via electronic or other means;
- (p) dealing with and/or facilitating a business asset transaction or a potential business asset transaction, where such transaction involves us as a participant or involves only our associated company as a participant or involves us and/or any one or more of our associated companies as participant(s), and there may be other third party organisations who are participants in such transaction. “**business asset transaction**” means the purchase, sale, lease, merger or amalgamation or any other acquisition, disposal or financing of an organisation or a portion of an organisation or of any of the business or assets of an organization;
- (q) storing, hosting, backing up (whether for disaster recovery or otherwise) of personal data, whether within or outside Singapore;
- (r) facilitating, dealing with and/or administering external audit(s) or internal audit(s) of our business or that of our associated companies;
- (s) to create reports with respect to our transactions with you, and/or producing statistics and research of such transactions for internal and/or statutory reporting and/or record-keeping requirements;
- (t) our or any of our associated companies’ reporting purposes including but not limited to reporting on our business performance; including producing statistics and research for internal and/or statutory reporting and/or record-keeping requirements, of us or of any of our associated companies;

- (u) if you use or access our website(s), monitoring, processing and/or tracking your use of our website(s) in order to provide you with a seamless experience, facilitating or administering your use of our website(s), and/or to assist us in improving your experience in using our website(s); and/or
 - (v) any other purpose for which we have specifically obtained your consent.
5. If you are a corporate customer (in the case of sole proprietorship or partnership) or a representative of a corporate customer or corporate account holder, you represent, warrant, undertake and are responsible for ensuring that you have obtained all the necessary consents (procured in accordance with relevant applicable data protection legislation), for the collection, use or disclosure of Personal Data for the purposes set out in this Privacy Policy, from each and every person whose Personal Data you provide to us or our associated companies.
6. We, and our associated companies, may disclose your Personal Data or Personal Data of individuals you provide to us, to the following recipients globally for the purposes set out herein:
- (a) any of our associated companies;
 - (b) any sub-contractors, agents, service providers, or associates, of ours or of our associated companies (including their employees, directors and officers);
 - (c) any third party granting us licences in connection with the products or services we provide to you;
 - (d) companies providing services relating to insurance and/or reinsurance to us or our associated companies;
 - (e) any liquidator, receiver, official assignee / trustee, judicial manager or any other person appointed under or pursuant to any law in connection with the bankruptcy, insolvency, liquidation, winding up, judicial management or any other analogous process in respect of any individual, company or business;
 - (f) our professional advisers, including but not limited to auditors and lawyers;
 - (g) your joint account holder(s) (if you have opened a joint account);
 - (h) persons acting on your behalf;
 - (i) payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks, clearing houses, clearing or settlement systems, market counterparties, upstream withholding agents, swap or trade repositories, and stock exchanges;
 - (j) financial institutions, credit reference agencies or credit bureaus, for the purposes of obtaining or providing credit references;
 - (k) any party to a transaction acquiring interest in or assuming risk in or in connection with the products or services provided to you by us;
 - (l) any business partner, investor, assignee or transferee (actual or prospective) to facilitate business asset transactions (which may extend to any merger, acquisition or asset sale) involving us or any of our associated companies;

- (m) third parties to whom disclosure by us is for one or more of the purposes herein and such third parties would in turn be collecting and processing Personal Data for one or more of the purposes above;
- (n) where we are required to or authorised by law or regulations;
- (o) to regulatory authorities where appropriate or on reasonable request, and to such third parties as we reasonably consider necessary in order to prevent crime, including but not limited to the police and law enforcement authorities; and
- (p) successors in title to our business,

wherever located in the world.

7. We do not sell, rent or exchange your Personal Data with any third party for commercial reasons, other than for one or more of the purposes above or as described above.
8. We follow strict security procedures in the storage and disclosure of information that you have given us, to prevent unauthorised access.
9. You have the right at any time to request a copy of your Personal Data (for which we may charge a small fee) that is in our possession or under our control, and to correct any errors or omissions in such Personal Data. In order to maintain the accuracy of our database, you can update your Personal details by contacting the Client Management Team.
10. We use a technology known as “cookies” as part of a normal business procedure to track patterns of behaviour of visitors to our site. A cookie is an element of data that our website sends to your browser which is then stored on your system. We may store any information collected about you in this way which can be used to identify you when you visit our site in future, unless you change your browser settings to switch off cookies. If you want to know how to do this please look at the help menu on your browser. Information on deleting or controlling cookies is available at www.AboutCookies.org. However, you may not be able to use all the interactive features of our site if cookies are disabled.
11. If you have any questions about privacy or how we process Personal Data, please contact our Data Protection Officer in writing referencing “Privacy Policy” at:

Email: enquiries@cityindexasia.com

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