

## StoneX European Privacy Notice

### Who we are

This privacy notice is issued on behalf of the StoneX group. Unless stated otherwise, where we refer to StoneX, 'we', 'us' or 'our' in this privacy notice, we are referring to the relevant company in the StoneX group responsible for processing your data. These include:

1. The entities of the StoneX group which are established in the European Union, the United Kingdom or Switzerland (collectively, 'Europe') as set out at the end of this privacy notice; and
2. Other group entities outside of Europe which collect data relating to residents and citizens of Europe.

We are committed to protecting the privacy and maintaining the security of any personal information that we hold about you.

If our privacy notice changes, we will place an updated version on our website. Please check this privacy notice regularly. Subject to applicable law, all changes will take effect as soon as we publish the updated privacy notice.

### The purpose of this notice

The purpose of this notice is to explain to you what personal information we collect and how we may use it. This notice applies to you if you:

- are a representative of one of our institutional clients (either as an employee, officer, principal, director or holder of a power of attorney);
- deal with us as a retail client (other than where you deal with us through one of our retail brands (e.g. FOREX.com, City Index, StoneX Bullion) in which case the privacy notice of that retail brand will apply); and/or
- visit our website or otherwise communicate with us.

We are the controller of any personal information which you provide to us which means that we decide the purposes and means of the processing of that personal information.

This privacy notice should be read together with any other privacy notice or fair processing notice we may provide on specific occasions. This privacy notice supplements such other notices and is not intended to supersede them unless otherwise specified.

### What types of personal information we collect

Personal data, or personal information, means any information that relates to an identified or identifiable individual. It does not include data which has been anonymised.

We may collect, use, store and transfer different kinds of personal data about you depending on our relationship with you and the services that we provide to you including:

- **Identity Data** includes first name, last name, username or similar identifier, marital status, title, age, date of birth, gender, passport or ID number and copies of your passport or ID, and any other information to verify your identity and other information for us to carry out anti money laundering checks.

- **Contact Data** includes email address, postal address, telephone numbers, social media handles and details of the institutional client you work for (if relevant) and your position there.
- **Financial Data** includes financial information as it relates to the services we may provide to you, bank account number, sort code and source of wealth/funds.
- **Transaction Data** includes details about payments to and from you and other details of products and services you have purchased from us.
- **Technical Data** includes your internet protocol (IP) address, cookie ID, Google 360 ID, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform and other information relating to the devices you use to access our services and the technology on those devices.
- **Profile Data** includes your username and password, transactional activity, your interests, preferences, feedback, occupation, income, trading knowledge and experience and survey responses.
- **Usage Data** includes information about how you use our website, products, facilities and services (including information gained when you use our learning tools, demo accounts and trading simulators).
- **Marketing and Communications Data** includes your preferences in receiving marketing from us and our third parties, testimonials and your communication preferences.

If you deal with us as a representative of one of our institutional clients or one of our suppliers either as an employee, officer, principal, director or holder of a power of attorney, we will collect Identity Data, Contact Data, Technical Data, Profile Data, Usage Data and Marketing and Communications Data.

If you deal with us as a retail client, we will collect Identity Data, Contact Data, Financial Data, Transaction Data, Technical Data, Profile Data, Usage Data and Marketing and Communications Data. If you are a visitor to our website, we will collect Technical Data, Usage Data and Marketing and Communications Data.

If you otherwise communicate with us, we will collect Contact Data and the contents of your communications with us.

We may also collect, use and share aggregated data such as statistical or demographic data for any purpose. This aggregated data may be derived from your personal data but is not considered personal data because it is anonymised and cannot be related or traced back to you.

### **How we obtain and store your information**

We use different methods to collect data from and about you including through:

- **Direct interactions.** You may give us your personal information by filling in forms or by corresponding with us by post, phone, e-mail, social media, instant messenger systems or otherwise. This includes personal data you provide when you, individually or on behalf of an institutional client:
  - apply for or use our products or services;
  - create an account with us;
  - interact with us during the course of your relationship with us;
  - subscribe to our service or publications;
  - request marketing to be sent to you;
  - enter a competition, promotion or survey;
  - engage with us on social media;
  - give us some feedback.

- **Automated technologies or interactions.** As you interact with our website, we may automatically collect Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies, server logs and other similar technologies.
- **Third parties or publicly available sources.** We may receive personal data about you from various third parties and public sources as set out below:
  - from the institutional client you represent;
  - from analytics providers such as Google, advertising networks, and search information providers;
  - from credit reference agencies, providers of technical, payment and delivery services;
  - from introducing brokers, data brokers or aggregators; or
  - from publicly available sources such as corporate entity registers and the electoral register.
- **Monitoring.** To the extent permitted and/or required by applicable law, we may monitor or record phone calls with you and monitor (and maintain a record of) all emails, and electronic communications sent by or to us including by way of SMS, instant message and Bloomberg.

### **How we process your information**

We will only process your personal information when the law allows us to do so. Although in limited circumstances we may process your information because you have specifically consented to it, we generally process your information in the ways set out in this privacy notice because:

- we need to perform a contract we have entered into with you or the institutional client you represent.
- we need to comply with a legal or regulatory obligation.
- it is necessary for our legitimate interests (or those of a third party) and your interests and rights do not override those interests.

The legal basis for our processing of personal information will depend on why we process your information.

If you are an individual, where you wish to enter into or have signed a contract to receive services from us, we will process your personal information to enable us to enter into and perform our contract with you. If you do not provide us with your personal information, we may not be able to carry out our contract with you.

We may need to process your personal information to comply with our legal and regulatory obligations including in relation to:

- performing anti-money laundering, terrorism prevention and sanctions screening checks, complaints and investigations or litigation; and
- submitting and disclosing reportable data to a trade repository, data reporting services provider, and/or competent authority.

We also have a legitimate interest to process your personal information for:

- performing the services or supplying the products or information you or the institutional client you represent have agreed to receive from us;
- ongoing management of our relationship with you and to maintain contact with you and/or the institutional client you represent;

- our internal business purposes which may include business and disaster recovery, document retention/storage, IT service continuity (e.g. back-ups and helpdesk assistance) to ensure the quality of the services we provide to you;
- corporate transactions (for instance sharing data with potential buyers and professional advisers in the context of the possible sale or restructuring of our business, or data being shared with us in relation to our acquisition of another business which originally held your information);
- marketing analytics including marketing campaign optimisation and web analytics to enable us to develop and target the marketing of our products and services;
- keeping our records updated and studying how customers use our products/services;
- developing our products and services, growing our business and informing our marketing strategy;
- answering your queries or addressing any complaints or claims;
- defining the types of customers for our products and services and keeping our website(s) and platform(s) updated, secure and relevant;
- portfolio analysis and experience studies to enable us to improve the products and services we offer to customers; and
- for training purposes.

We will contact you if we need to engage in any use or processing of your data that requires your consent in compliance with applicable data protection laws.

### **Marketing**

We may process your personal data in the manner described above for our legitimate business interests for the benefit of the services we provide to you.

Such legitimate business interest may include, using your personal information to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you.

You will receive communications from us if you have requested information from us or purchased our services or engaged us for our services or if you provided us with your details when you entered a competition or registered for a promotion or provided your contact details to one of our employees in a business context and, in each case, you have not opted out of receiving that marketing. We send you marketing in these circumstances based on our legitimate interests in marketing our products and services.

You may also receive marketing from us if you have specifically consented to receiving that marketing, especially if you are an individual and aren't an existing customer of ours.

You always have the right to "opt out" of receiving our marketing by contacting us. If you "opt-out" of our marketing materials we may still need to contact you for administrative or operational purposes.

### **Cookies**

Where you use our website or interact with us on-line e.g. via email or other electronic means, we will process your personal information collected by using cookies. More information can be found [here](#). You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of this website may become inaccessible or not function properly.

### **Third Party links**

This website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements. When you leave our website, we encourage you to read the privacy notice of every website you visit.

### **Sharing of your information**

#### **Third parties**

We never sell your data to third parties. But we may need to share your information with third parties, including third-party service providers and entities in our group. Third parties are required to respect the security of your personal information and to treat it in accordance with the law.

We may share your personal information with third parties if we are under a duty to disclose or share your personal information in order to comply with any legal, regulatory or tax obligation, or in order to enforce or apply our agreements with you, or to protect the rights, property, or safety of us, our customers, or others or where we have another legitimate interest in doing so. This may include exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction and to disclosing information to third parties such as settlement systems, clearing houses, specialised payment networks, swap or trade repositories in the course of providing products and services to you or the institutional client you represent.

We may need to share your personal information with third-party service providers (including contractors, introducing brokers and other commercial partners, and designated agents) so that they can carry out their services. We may use third-party service providers in relation to the following types of activity: legal advice, financial, research, administration, IT services or other services in connection with the services we provide to you or the institutional client you represent.

We may share your personal information with other third parties, for example with potential buyers and professional advisers in the context of the possible sale or restructuring of the business where necessary in connection with the purposes which your information was collected for. We may also need to share your personal information with a regulator, auditor or trade repositories or to otherwise comply with the law.

#### **Group entities**

We may share your personal information with other entities in our group in providing current or new services to you, as part of our regular reporting activities on company performance, in the context of a business reorganisation or group restructuring exercise, in order to comply with any legal, regulatory or tax obligation, or to protect the rights, property, or safety of us, our customers and for system maintenance support and hosting of data.

#### **Security of shared data**

All our third-party service providers and other entities in the group are required to take appropriate security measures to protect your personal information. Where third parties process your personal information on our behalf as "data processors" they must do so only on our instructions and where they have agreed to treat the information confidentially and to keep it secure.

### **International transfers**

StoneX entities based in Europe may store or otherwise transfer your data outside of Europe. StoneX entities based outside of Europe may also transfer your data to other entities outside of Europe. For example, your data may be processed by staff operating outside of Europe who work for us or stored or used by our group companies based outside of Europe. Those staff and entities may be involved in,

among other things, the fulfilment of your orders or trades, the processing of your payment details, the provision of support services and for legal and regulatory purposes. When such transfers occur out of Europe to countries or territories not recognised by applicable laws as offering an adequate level of protection towards personal data, we will ensure that a similar degree of protection is afforded to it by having in place appropriate data transfer mechanisms as required under applicable law, such as EU Standard Contractual Clauses.

### **Data Security**

We have put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal data to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal data on our instructions, and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator of a breach where we are legally required to do so.

### **How long will we keep your information for?**

We will retain your personal data for the duration of our relationship and typically for no longer than 10 years after our relationship has ended. In some circumstances, it may be necessary to keep your information for longer than this period, in order to fulfil the purposes we collected it for, or for the purposes of satisfying any legal, accounting, or reporting requirements.

In some circumstances we may anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes in which case we may use this information indefinitely without further notice to you.

Where we consider there to be a risk that we may need to defend or bring legal claims, we may retain your personal information as necessary for our legitimate interests in ensuring that we can properly bring or defend legal claims. We may also need to share this information with our regulators, insurers or legal advisers as the case may be. How long we keep this information for will depend on the nature of the claim and how long we consider there to be a risk that we will need to defend or bring a claim.

### **Your rights**

Data protection law gives you a number of rights when it comes to personal information we hold about you. The key rights are set out below. Under certain circumstances, by law you have the right to:

**Be informed** in a clear, transparent and easily understandable way about how we use your personal information and about your rights. This is why we are providing you with the information in this privacy notice. If you require any further information about how we use your personal information, please let us know.

**Request access** to your personal information (commonly known as a "data subject access request"). This enables you to receive a copy of the personal information we hold about you and to check that we are lawfully processing it. To deal with your request, we can request proof of identity and enough personal information to enable us to locate the personal information you request.

We can only provide you with your information, not personal information about another person. Also, where access would adversely affect another person's rights, we're not required to provide this. Due to legal privilege, we may not be able to show you anything that we learned in connection with a claim or legal proceeding. Please clearly set out in your access request the personal information that you're

requesting. If this is not clear, we may come back to you to ask for further personal information by way of clarification.

**Request correction** of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected. If you tell us that the personal information we hold on you is incorrect, we will review it and if we agree with you, we will correct our records. If we do not agree with you we will let you know.

**Request erasure** of your personal information. This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it (for instance, we may need to continue using your personal data to comply with our regulatory or legal obligations, or where your information is processed for certain specified reasons, including for the exercise or defence of legal claims). You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see below). More importantly, if we have to erase your data we may not be able to provide you with our services.

**Object to processing** of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to us using your information on this basis and we do not have a compelling legitimate basis for doing so which overrides your rights, interests and freedoms (for instance, we may need it to defend a legal claim). You also have the right to object where we are processing your personal information for direct marketing purposes.

**Request the restriction of processing** of your personal information. This enables you to ask us to suspend the processing of personal information about you, for example if you want us to establish its accuracy or the reason for processing it.

**Request the transfer** of your personal information to another party where you provided it to us and we are using it based on your consent, or to carry out a contract with you, and we process it using automated means.

**Withdraw consent.** In the limited circumstances where we are relying on your consent (as opposed to the other bases set out above) to the collection, processing and transfer of your personal information for a specific purpose, you have the right to withdraw your consent for that specific processing at any time. Once we have received notification that you have withdrawn your consent, we will no longer process your information for the purpose or purposes you originally agreed to, unless we have another compelling legitimate interest in doing so.

**Lodge a complaint.** If you think that we are using your information in a way which breaches data protection law, you have the right to lodge a complaint with your national data protection supervisory authority details of which for our European entities can be found at the end of this privacy notice. We would, however, appreciate the chance to deal with your concerns before you approach your national data protection supervisory authority so please contact us in the first instance.

If you want to review, verify, correct or request erasure of your personal information, object to the processing of your personal information, withdraw your consent to the processing of your personal information or request that we transfer a copy of your personal information to another party, please contact us.

**No fee usually required.** You will not have to pay a fee to access your personal information (or to exercise any of the other rights). However, we may charge a reasonable fee if your request for access is clearly unfounded or excessive. Alternatively, we may refuse to comply with the request in such circumstances.

**What we may need from you.** We may need to request specific information from you to help us understand the nature of your request, to confirm your identity and ensure your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal information is not disclosed to any person who has no right to receive it. If we request any identification from you for this purpose, it is on the basis that it is necessary to comply with our legal obligations, and we will only keep and use this until your identity has been verified.

**Timescale.** Please consider your request responsibly before submitting it. We will respond to your request as soon as we can. Generally, this will be within one month from when we receive your request but, if the request is going to take longer to deal with, we will let you know.

### **Contact Details**

If you have any questions about this privacy notice, including any requests to exercise your legal rights, please contact us using the details set out below.

#### **If you are located in the UK:**

Data Protection Officer

Email address: DPO@stonex.com

Postal address: StoneX Financial Ltd, Moor House, 120 London Wall, EC2Y 5ET

These are also the contact details of our appointed representative in the UK.

#### **If you are located in the EEA or Switzerland:**

Data Compliance Europe

Email address: DataComplianceEurope@stonex.com

Postal Address: Data Compliance Team, StoneX Financial GmbH, Taunusturm, Taunustor 1, 60310 Frankfurt am Main Germany

These are also the contact details of our appointed representative in the EU.

Updated: November 2023



### List of StoneX European Entities

<b>Entity</b>	<b>Supervisory Authority</b>
StoneX Financial Ltd	Information Commissioner's Office Wycliffe House Water Lane Wilmslow Cheshire SK9 5AF Tel: +44 303 123 1113
StoneX Financial Europe S.A.	National Commission for Data Protection 15, Boulevard du Jazz L-4370 Belvaux Tel: (+352) 26 10 60-1
StoneX Financial Europe S.A., Irish Branch	Data Protection Commission 21 Fitzwilliam Square South Dublin 2 D02 RD28 Ireland <a href="https://www.dataprotection.ie/">https://www.dataprotection.ie/</a>
StoneX Europe Ltd	Office of the Commissioner for Personal Data Protection P.O.Box 23378 1682 Nicosia Cyprus Tel: +357 22818456
StoneX Financial GmbH	Der Hessische Beauftragte für Datenschutz und Informationsfreiheit (The Hessian Commissioner for Data Protection and Freedom of Information) Prof. Dr. Alexander Roßnagel Postfach 31 63 65021 Wiesbaden Gustav-Stresemann-Ring 1 65189 Wiesbaden Tel: 06 11/140 80 <a href="https://www.datenschutz.hessen.de">https://www.datenschutz.hessen.de</a>
European Precious Metal Trading GmbH	
CoinInvest GmbH (trading as StoneX Bullion)	
StoneX Financial Europe S.A., Frankfurt Branch	
StoneX Financial Europe GmbH	Der Hamburgische Beauftragte für Datenschutz und Informationsfreiheit (The Hamburg Commissioner for Data Protection and Freedom of Information) Ulrich Kühn (V.i.A.) Ludwig-Erhard-Str. 22 7.OG 20459 Hamburg Tel: 040/428 54-40 40 <a href="http://www.datenschutz-hamburg.de">www.datenschutz-hamburg.de</a>
CDI-SOCIÉTÉ COTONNIÈRE DE DISTRIBUTION S.A.	Officer of the Federal Data Protection and Information Commissioner FDPIC Feldeggweg 1 CH – 3003 Bern Tel: +41 (0)58 462 43 95 <a href="https://www.edoeb.admin.ch">https://www.edoeb.admin.ch</a>
LAKECOT S.A.	