



PRIVACY POLICY

Privacy Policy

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This Privacy Policy (hereinafter referred to as the “**Policy**”) governs the way AT Global Capital Markets Africa (Pty) Ltd (hereinafter referred to as “**ATGMA**” or the “**Company**”) collect, use, maintain, and disclose information collected from its previous and current customers (hereinafter referred to as the “**Customer**”) through:

- The Company’s website <http://www.atfx.africa>
- Electronic correspondence, such as email, text messages, and other digital exchanges, between the Company and Customers.
- Telephone conversations with one of the Company's representatives (hereinafter referred to as the “**Agent**”)

The Company may gather any data capable of identifying the Customer, including, but not restricted to, their name, mailing address, email address, passport number, tax and payment details, photographic ID, or any other pertinent information (hereinafter referred to as “**Personal Information**”).

Any confidential information gathered from Customers when filing a complaint or engaging in discussions with the Company regarding its services including but not limited to surveys is treated as confidential (hereinafter referred to as “**Confidential Information**”).

The Company prioritizes the privacy and integrity of the Customers' Personal and Confidential Information and is dedicated to ensuring the security and confidentiality of that Information, even when the Customer is no longer dealing with the Company. This commitment extends to data collected by the Company, information provided by Customers, or data received from external sources.

By accessing the Company's website and utilizing any of its services, the Customer expressly consents to ATGMA collecting, maintaining, using, and disclosing their Personal and Confidential Information in strict accordance with this Privacy Policy.

In the event of any inconsistency between versions of all terms and conditions, the English version shall prevail.

1. **Application of this Policy**

- 1.1. In compliance with section 55 of the Protection of Personal Information Act, ATGMA has also designated an Information Officer, registered with the Information Regulator (South Africa), responsible for ensuring lawful processing of personal information, handling data subject requests, liaising with the Regulator, and with the development of this Policy.
- 1.2. The Information Officer and all the employees who have access to Personal and Confidential Information on behalf of ATGMA (hereinafter referred to as “**Employees**”) are required to comply with this Policy.
- 1.3. The Company will adopt appropriate data collection, storage, and processing practices and security measures to protect against accidental loss, unauthorized access, alteration, disclosure, or destruction of Personal and Confidential Information, and will offer training to its Employees to emphasize the importance of maintaining the confidentiality and privacy of such Personal and Confidential Information.

- 1.4. Employees will handle Personal and Confidential Information in the following manner:
 - Confidential Information shall not be discussed in public areas, and Personal and Confidential Information shall only be shared on a "need to know" basis.
 - Personal and Confidential Information shall be kept securely at all times, for as long as necessary, including for product or service updates or as required by law.
 - A clean desk policy shall be adhered to consistently, with safes/cupboards used to store Customer files securely locked at all times.
 - Personal and Confidential Information shall not be transferred without adequate protection measures in place.
- 1.5. Any violation of this Policy is taken seriously, and appropriate penalties, including dismissal, may be imposed for such breach if deemed necessary.

2. Purpose of collecting and using Personal and Confidential Information

- 2.1. In accordance with section 13 of POPIA, personal information will be collected for a specific, explicitly defined and lawful purpose related to ATGMA's functions and activities, and will not be retained for longer than is necessary (section 14) The Company retains Customers' Personal and Confidential Information for various purposes, including but not limited to:
 - To verify the Customer's identity.
 - To facilitate and process trading and non-trading operations.
 - To notify the Customer of the Company's products or services that may align with their interests, and to analyze statistical data for personalized product and service recommendations.
 - To maintain accurate records of the Customer's account information.
 - To assist the Customer with any inquiry
 - To deliver personalized news, market insights, notifications and other content based on the Customer's investment interests
 - To facilitate account funding and utilization by enabling the Customer to make deposits and acquire services.
 - To present pertinent advertisements across websites, applications, social media, and other platforms.
 - To send risk management messages to the Customer or adjust the scope of the Company's services based on the Customer's risk profile, which may involve the use of automated tools.
- 2.2. The Company shall utilize Personal and Confidential Information solely for the purposes for which it was initially gathered, unless the Information Officer reasonably determines the need for an alternative use that is compatible with the original purpose.
- 2.3. The Company may process the Personal and Confidential Information without the Customer's knowledge or consent, in compliance with the above rules, where this is required or permitted by law.
- 2.4. Should the Customer prefer that the Company refrain from using their Personal and Confidential Information, they may formally communicate this request by sending an email to the Information Officer.
- 2.5. The Customer has the choice to request that the Company refrain from processing their Personal and Confidential Information for marketing. Prior to collecting the Customer's Information, the Company will provide notice of their intent to utilize the Information for marketing purposes or to share it with third parties for such purposes. To exercise this right and prevent such processing, the Customer should send an email to the Information Officer.

2.6. If the Customer chooses to opt out, the Company may be unable to continue providing the requested information, services, and products to the Customer. In such cases, the Company shall bear no liability toward the Customer for any resulting consequences. Customers are informed of their right to object, in terms of section 11(3) of POPIA, to the processing of personal information for direct marketing purposes.

3. **Third Parties may also have access to Personal and Confidential Information.**

3.1. As necessary for the purposes outlined in section 2.1 of this Policy and in clause 37 of the Standard Terms of Business, the Company will share Personal and Confidential Information with third parties when it is required, appropriate, and lawful. These parties may include but are not limited to:

- The Company's Associated Firms
- The Company's Execution venue, Funds Managers, Referring Partners including data processors.
- The Customer's brokers or advisors who engage with the Company on the Customer's behalf.
- Credit reference agencies, anti-fraud organizations, law enforcement and any other governmental authority (if required).
- Individuals or authorities in cases where legal obligations, responsible practices, or legal claims necessitate disclosure.
- The Company's legal department or affiliated law firm in the event of any legal dispute arising between the Company and the Customer.
- Other third parties, provided that the Customer have granted his consent for such sharing.
- Any operator processing personal information on behalf of ATGMA will be bound by a written contract in terms of section 21 of POPIA, requiring them to establish and maintain security safeguards.

3.2. If the Company engages in the sale or acquisition of any business or assets, it will disclose Personal and Confidential Information to prospective sellers or buyers involved in such transactions.

3.3. In cases where the Company has a legal obligation to disclose or share Personal and Confidential Information, whether for compliance with legal mandates or the enforcement of its Standard Terms of Business and other agreements, such actions will be undertaken with the primary objective of protecting the Company's interests, the interests of its Customers, or those of other relevant parties. This may necessitate the sharing of information with external companies and organizations to prevent fraud and reduce credit risks.

4. **Storage of Personal and Confidential Information**

4.1. In terms of section 19 of POPIA, ATGMA implements appropriate, reasonable technical and organisational measures to prevent loss, damage, unauthorised destruction, and unlawful access to personal information. The Company places a high priority on security and employs comprehensive measures to safeguard Personal and Confidential Information. This includes strict adherence to internal confidentiality standards and the utilization of cutting-edge data storage technology.

4.2. The Company will hold any third-party service providers to similar stringent data security standards. These providers are selected through contractual agreements that require them to demonstrate compliance with data security regulations in accordance with the law.

4.3. The Company will commit to utilize the minimal amount of Personal and Confidential Information necessary for each specific purpose, adhering to the principle of data minimization.

4.4. When processing a payment with a credit/debit card, the Customer will be redirected to the processing center's website, where they will need to complete a form. To safeguard against unauthorized use of credit/debit cards, the Customer's card information is transmitted to the

Company in an encrypted format via a secure server. Under specific and exceptional circumstances, and upon directives from the Information Officer, the Company may initiate refunds for credit or debit card payments. In such instances, the funds will be reimbursed to the original card used for the initial deposit.

- 4.5. Once the Company receives the Personal and Confidential Information, it will use strict procedures and security features to try to prevent unauthorized access, but the transmission of information via the internet is not completely secure.

Any transmission of Personal and Confidential Information is at the Customer's own risk. The Company is not responsible for the circumvention of any privacy settings or security measures contained on the websites.

- 4.6. The Company will keep Personal and Confidential Information for as long as is necessary for the purposes outlined in clause 2 of this Policy, or as may be required by law or for legal claims. When the Personal and Confidential Information is no longer required, it will be destroyed either by shredding or other approved destruction methods to prevent anyone from gaining access to the Information during and after the process.

5. Customer's access to his Personal and Confidential Information

- 5.1. The Company is committed to maintaining the completeness and accuracy of its customer files.
- 5.2. Under POPIA section 23, customers have the right to request confirmation and access to their personal information without the mandatory payment of a fee, unless a prescribed fee is authorised under the Promotion of Access to Information Act (PAIA).
- 5.3. If the Customer wishes to amend or update previously submitted Information, remove data from the Company's database, or opt out of specific communications from the Company, they should make such requests in writing to the Chief Compliance Officer. The Company will not assume liability for any consequences resulting from these actions.
- 5.4. This Policy is available on the Company's website, and the Company reserves the right to periodically update it.

When significant changes are made, the revised Policy will be promptly posted on the website, along with a general notice to inform Customers of these modifications and the Customer agrees that the electronic posting of a revised Policy on the website constitutes actual notice to them. Customers are encouraged to regularly revisit and review this Policy to stay informed about the information collected by the Company, its usage, and the parties with whom it may be shared.

- 5.5. Data subjects have additional rights under sections 24 and 25 of POPIA, including the right to request correction, deletion, or destruction of personal information that is inaccurate, irrelevant, excessive, out of date, incomplete, misleading or obtained unlawfully.

6. Use of Cookies

- 6.1. Cookies, often containing a unique identification number or value, are small data files stored on the Customer's computer's hard drive when he uses this trading software and accesses the website. The Company utilizes cookies through its trading software to enhance the Customer's experience on the website by tailoring web pages to his needs and preferences.
- 6.2. Cookies are commonly used across many websites on the internet. The Customer has the option to control the acceptance of cookies by adjusting his browser's preferences and options. However, disabling cookie acceptance in the Customer's browser, especially in secure parts of the website, may restrict his access to certain portions of the site.
- 6.3. Where cookies or similar technologies process personal information, ATGMA will obtain informed consent where required, in compliance with POPIA and applicable guidance on electronic communications and direct marketing (section 69).

7. Complaints and Queries

- 7.1. If the Customer has any privacy inquiries not addressed by this Policy or any other concerns regarding this Policy, they may contact the Company through either of the following means:

In writing to:

Office 1801B, 18th Floor Portside Tower
4 Bree Street
Cape Town
Western Cape, 8001

Or on email to: support.sa@atfxafrica.com

Customers may also lodge complaints with the Information Regulator (South Africa):

JD House, 27 Stiemens Street,
Braamfontein, Johannesburg

Or complaints.IR@justice.gov.za.

- 7.2. If the Customer believes that any of the Company's actions contravene this Policy or do not sufficiently uphold their privacy, they have the option to initiate a complaint. To file a complaint, the Customer should refer to the Company's Complaint Handling and Processing Policy for guidance.