



## **PRIVACY POLICY**

Quality FX (Pty) Ltd, operating under the trading name QF Markets, is an Authorised Financial Services Provider registered and existing in the Republic of South Africa under registration number 2014/148132/07. The registered office is at 4 Haven Lane, Queensburgh, Durban, Kwazulu Natal, 4093, South Africa. The Company is regulated by the Financial Sector Conduct Authority under license number 46087, pursuant to the Financial Intermediary and Services Act 37 of 2002 ('FAIS').

The protection of privacy and the safeguarding of our Clients' personal and financial information is our highest priority.

The following Privacy Policy Statement which clearly explains how we, at Quality FX (Pty) Ltd (the "**Company**"), collect, process, store and protect our Clients' information.

By opening an account, a Client hereby consents to such collection, processing, storage and use of personal information by the Company as explained below.

## COLLECTION OF PERSONAL INFORMATION

The Company collects the necessary information required to open, transact, and safeguard your assets and your privacy and to provide you with the services you require. To this end, the Company gathers information from you and may, in certain circumstances, gather information from relevant banks and/or credit agencies, and/or other sources which help us profile your requirements and preferences and provide better services to you.

The information collected may include:

Personal information you provide us in your application form, such as your name, address, date of birth, email address, income and income source etc. in order to facilitate the evaluation of your application. The information you provide to us is also used for the purposes of the Prevention and Suppression of Money Laundering and Terrorist Financing Laws and for our communication with you.

Transaction information about the anticipated volume and value of your transactions with us and income information provided in order to enable the construction of your economic profile.

Verification information necessary to verify your identity, such as an identification card, passport or driver's license. This also includes background information we receive about you from public records or from other entities not affiliated with the Company.

## USAGE OF PERSONAL INFORMATION/OPT OUT

The Company uses personal information only as required to provide quality service and security to you. This information helps improve services, customize browsing experience and enables us to inform you of additional products, services or promotions relevant to you and the products and services you require and you consent to us using this data for such purposes.

Although you are not required to provide to the Company any of the personal information that we may request, please note that failure to do so could result in the Company not being able to open your account or provide you with the service you require.

Whilst we attempt to ensure that all the information, we hold about you is current, accurate and complete, we urge you to immediately contact us if any of your personal details have changed.

## PROTECTION OF PERSONAL INFORMATION

Any personal information you provide us will be treated as confidential and shared only within the Company and its affiliates and will not be disclosed to any third party except under any regulatory or legal proceedings.

The personal information that you provide in connection with registering yourself as a user of [www.qfmarkets.com](http://www.qfmarkets.com) is protected in many ways. You can access your Registration Information through a password selected by you. This password is encrypted and known only to you and shall not be revealed to anyone else.

Registration Information is safely stored on secure servers that only authorized personnel have access to via password. The Company encrypts all personal information as it is transferred to the Company.

## AFFILIATES AND PARTNERS

The Company may share information with partners, affiliates and alliances in the event such information is reasonably required by such affiliate in order to offer additional similar products and services that meet your needs and which are delivered in a manner that is useful and relevant (only where you have authorized us to do so); and/or service customer accounts.

**NON-AFFILIATED THIRD PARTIES**

The Company does not sell, license, lease or otherwise disclose personal information to third parties, except as described in this Privacy Statement.

The Company reserves the right to disclose information as necessary to credit reporting or collection agencies as reasonably required in order to provide the services to you.

To help us improve our services, the Company may engage third parties to help carry out certain internal functions such as account processing, fulfilment, client service, client satisfaction surveys or other data collection activities relevant to our business. Use of the shared information may also be used to provide professional, legal, or accounting advice to the Company. Use of shared information is strictly limited to the performance of the above and is not permitted for any other purpose. All third parties with which the Company shares personal information are required to protect such personal information in accordance with all relevant legislation and in a manner similar to the way the Company protects the same. The Company will not share personal information with third parties which it considers will not afford its Clients the required level of protection.

Where you have been introduced to us by a Business Introducer, such Business Introducer may have access to your information. You hereby unambiguously and unequivocally consent to the sharing of information with such Business Introducer.

You acknowledge that in order to provide services to you, it may be necessary for information to be transferred outside of the European Economic Area and you consent to such transfer.

**RESTRICTION OF RESPONSIBILITY**

The Company is not responsible for the privacy policies or the content of the website [www.qfmarkets.com](http://www.qfmarkets.com) links to and has no control of the use or protection of information provided by Client or collected by those sites.

Whenever Client elects to link to a cobranded website or to a linked website, Client may be asked to provide registration or other information. Please note that such information is recorded by a third party and will be governed by the privacy policy of that third party.

**COOKIES USAGE**

The Company uses cookies to secure your trading activities and to enhance the performance of the www.qfmarkets.com website. Cookies used by the Company do not contain personal information or other sensitive information.

The Company may share website usage statistics with reputable advertising companies and with its affiliated marketing companies. The information collected by the advertising the Company is not personally identifiable.

To administer and improve the www.qfmarkets.com website, The Company may use third parties to track and analyse usage and statistical volume information. The third party may use cookies to track behaviour and may set cookies on the Company's behalf. These cookies do not contain any personally identifiable information.

**PRIVACY STATEMENT UPDATES**

From time to time, the Company may update this Privacy Policy Statement. In the event the Company materially changes this Privacy Policy Statement including how we collect, process or use your personal information, the revised Privacy Policy Statement will be posted on the website and the Client agrees that the posting of a revised Privacy Policy Statement electronically on the website serves as an actual notice to the Client. Any dispute over our Privacy Policy Statement is subject to this Notice and our Customer Agreement.

The Company encourages Client to periodically check back and review this policy so that Client always will know what information the Company collects, how the Company uses it, and to whom the Company may disclose it.

I have read, understood and agree with the terms of this Privacy Policy Statement, and I confirm that I have full power and authority to be bound by the terms of this Privacy Policy Statement.

For any other concern please Contact Us at support@qfmarkets.com. This privacy policy ("policy") explains the privacy practices employed by Quality FX (Pty) Ltd (the "The Company") in providing the service (as they defined in the services agreement) to its customers ("client"), and shall be read in the light of the services agreement held between the parties.

## STORAGE OF YOUR PERSONAL INFORMATION AND RETENTION PERIOD

Safeguarding the privacy of your information is of utmost important to us, whether you interact with us personally, by phone, by mail, over the internet or any other electronic medium. We will hold personal information, for as long as we have a business relationship with you, in a combination of secure computer storage facilities and paper-based files and other records and we take the necessary measures to protect the personal information we hold from misuse, loss, unauthorised access, modification or disclosure.

When we consider that personal information is no longer necessary for the purpose for which it was collected, we will remove any details that will identify you or we will securely destroy the records. However, we may need to maintain records for a significant period of time. For example, we are subject to certain anti-money laundering laws which require us to retain the following, for a period of 5 years after our business relationship with you has ended:

- a copy of the documents we used in order to comply with our customer due diligence obligations;
- supporting evidence and records of transactions with you and your relationship with us.

Also, the personal information we hold in the form of a recorded communication, by telephone, electronically, in person or otherwise, will be held in line with local regulatory requirements (i.e., 5 years after our business relationship with you has ended). Where you have opted out of receiving marketing communications, we will hold your details on our suppression list so that we know you do not want to receive these communications.

## YOUR RIGHTS UNDER GDPR & POPI

Under the GDPR and POPI you have the following rights:

- To obtain access to, and copies of, the personal data that we hold about you;
- To require that we cease processing your personal data if the processing is causing you damage or distress;
- To require from us not to send you marketing communications;
- To require from us to erase your personal data if you no longer use our services;
- To require from us to restrict our data processing activities;
- To receive from us the personal data we hold about you which you have provided to us, in a reasonable format specified by you, including for the purpose of you transmitting that personal data to another data controller; and
- To require us to correct the personal data we hold about you if it is incorrect.

Please note that the above rights are not absolute, and we may be entitled to refuse requests where exceptions apply.