

International Finance Asia

Privacy Policy

Introduction

International Finance Asia Pty Ltd. (hereinafter referred to as "the Company") is a Australia securities firm that operates as a global forex prime broker, incorporated (ACN: 670 137 645) in Australia trading as International Finance Asia ('we', 'us', 'our', 'IFA').

The Company is authorized and regulated by the Australian Securities & Investments Commission under Australian Financial Service (AFS) license authorized representative (No. 001305580) to carry business as a financial service licensee.

Blocking and Use of Cookies

We exclusively collect personal information that is reasonably necessary for one or more of our functions or activities. The types of personal information we collect and retain about you could encompass:

- Identification information, such as your name, postal or email address, telephone numbers, and date of birth.
- Additional contact details, such as social media handles.
- Financial details, including your tax file number.
- And any other information we deem necessary.

Methods of Collecting and Maintaining Personal Information

We are committed to the ethical and lawful collection of personal information. In adherence to this commitment:

Lawful and Fair Collection: We must collect personal information through means that are both lawful and equitable.

Direct Collection: Our primary method of obtaining your personal information is through direct communication with you. Unless it is deemed unreasonable or impractical to do so, we will gather your personal information directly from you. For instance, if we are unable to reach you, we may rely on publicly available information to update your contact details. Additionally, with your consent, we may exchange information with your legal or financial advisors or other authorized representatives.

Various Channels: We may collect your information in various ways, including when you complete a form, either in hard copy or via our website, during telephone conversations, or in face-to-face interactions. We may also employ electronic means, such as email, to verify your information.

Unsolicited Information: In cases where we receive unsolicited personal information, we are obligated to assess whether we could have collected this information under Australian Privacy Principle 3 (regarding the collection of solicited personal information) if we had solicited it. We may use or disclose this personal information solely for the purpose of making this determination.

Disposition of Unsolicited Information: If it is determined that we could not have collected the unsolicited personal information and it is not contained in a Commonwealth record, we will, as soon as practicable, and only if it is lawful and reasonable to do so, either destroy the information or ensure its de-identification. If this does not apply, Australian Privacy Principles 5 to 13 come into play regarding the handling of such information.

When we directly receive your personal information, we will take reasonable steps to inform you about the how and why of our data collection, the parties with whom we may share it, and how you can access, correct, or raise concerns about your information.

In certain instances, we may obtain your personal information from third parties, and you may not always be aware of this collection. However, if we collect information that can identify you from such sources, we will make reasonable efforts to notify you of this collection.

Notification Protocol

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.

Purposes of Personal Information Collection, Retention, Use, and Disclosure

Our collection, retention, use, and disclosure of personal information are underpinned by various lawful and legitimate purposes. These include instances where we are mandated or authorized by applicable laws to gather such information. Certain legislative frameworks, encompassing company and tax laws, necessitate the collection of personal information as part of our compliance obligations. An illustrative example of this pertains to the need for personal information to ascertain and verify identities, as prescribed by Commonwealth law under the Anti-Money Laundering and Counter-Terrorism provisions.

Regarding the utilization and disclosure of personal information for secondary purposes, we adhere to a structured framework:

- We shall only employ or reveal personal information for secondary purposes if you have explicitly consented to such usage or disclosure.
- We may employ or disclose personal information for a secondary purpose if it is reasonably expected by you and the purpose is closely related to the initial primary purpose of collection.
- Usage or disclosure of personal information may occur when mandated or authorized by Australian law or a court/tribunal order.
- In specific circumstances, we may employ or disclose personal information when a permitted general situation exists under the applicable legal framework.
- We may utilize or reveal personal information when we have a reasonable belief that such usage or disclosure is reasonably necessary for one or more enforcement-related activities, either conducted by us or on our behalf by an enforcement body.

If we obtain personal information from any of our related bodies corporate, the same principles apply as if our primary purpose for collecting the information were the primary purpose for which any of our related bodies corporate collected the information. This principle, however, does not extend to the use or disclosure of personal information by us for direct marketing or government-related identifiers.

Regarding direct marketing, we commit to the following principles:

- We will not employ or disclose personal information for direct marketing purposes unless we initially collected the information from the individual, and the individual reasonably expects us to use or disclose the information for that specific purpose.
- We will offer individuals a straightforward means by which they can easily request not to receive direct marketing communications from us. This option will be readily accessible to individuals who have not yet made such a request to us.

We may also employ or disclose an individual's personal information for the purpose of direct marketing under the following circumstances:

- If we obtained the information directly from the individual, and it would not be reasonably expected by the individual that we would use or disclose the information for direct marketing purposes, or if the information was provided by someone other than the individual.
- In cases where the individual has consented to the use or disclosure of the information for direct marketing, or if obtaining such consent is impracticable.
- We shall provide a straightforward means by which the individual can easily request not to receive direct marketing communications from us. Additionally, in every direct marketing communication with the individual, we will prominently feature a statement indicating the individual's option to make such a request. Alternatively, we will draw the individual's attention to the fact that they have the right to make such a request if they have not yet done so with us.

Regarding general inquiries, individuals have the option to remain anonymous or use a pseudonym when making inquiries of a non-specific nature. However, it's important to note that we may not always be able to accommodate anonymous interactions or interactions with pseudonyms due to stringent regulations that necessitate knowledge of the individual with whom we are engaging. In general, we may be unable to facilitate anonymous or pseudonymous interactions when it is deemed impractical or when we are mandated or authorized by law or a court tribunal order to engage with the individual personally.

Accessing and Correcting Your Personal Information in Our Possession

We are committed to providing you with access to your personal information unless certain legal circumstances prevent us from doing so. Access to your personal information may not be granted in the following situations:

- When releasing the information could potentially pose a threat to life or public safety.
- If providing access has an unreasonable impact on other individuals.
- When the request for access is frivolous in nature.
- If the information is ordinarily not accessible due to ongoing legal proceedings.
- When granting access would prejudice ongoing negotiations with you.
- If providing access to the information would be unlawful.
- If access would jeopardize our ability to take action against serious misconduct by you.
- When releasing the information would likely harm the activities of an enforcement body, such as the police.
- If it would compromise the confidentiality of our commercial information.

In cases where we are unable to provide your information in the manner you have requested, we will provide a written explanation detailing the reasons for this decision.

If you have any concerns or wish to register a complaint, please do not hesitate to reach out to us. You can contact us at contact@internationalfinanceasia.com.

Should you believe that there are inaccuracies, errors, or deficiencies in the information we have on record, such as information that is inaccurate, outdated, incomplete, irrelevant, or misleading, kindly send an email to contact@internationalfinanceasia.com. We are committed to promptly updating and rectifying your details.

If you are concerned that we may have disseminated incorrect information to third parties, you have the option to request that we inform them of any necessary corrections. We will make the necessary corrections if possible. Please note that anonymous interactions or interactions using pseudonyms may not be feasible in cases where it is impracticable or when we are mandated or authorized by law or a court tribunal order to engage with you personally.

For more information, you can visit our website at <https://internationalfinance.com> or contact us via email at contact@internationalfinanceasia.com. Additionally, you may request access to your personal information held by us by sending an email to contact@internationalfinanceasia.com. Your privacy and data accuracy are of utmost importance to us.

We are committed to providing you with access to your information in the format you prefer, where it is reasonable and practical to do so. While we may charge a nominal fee to cover our costs for providing access, we will always inform you of this charge beforehand. Importantly, this fee will not be related to your initial request for your information but rather to facilitate access to it.

Should you find that your information requires correction, and you are unable to effect this correction directly, we are obliged to assist you in this process. This may necessitate engaging with third parties. However, the most expedient method for you to request a correction is to approach the organization you believe to have made the error.

Upon our ability to effect a correction, we will notify you within five business days of our decision to do so. We will also extend this notification to relevant third parties and any others you may inform us about. In the event that we are unable to make the necessary correction, we will provide a written explanation within five business days of reaching this determination.

In the event that we are unable to correct your information, we will furnish you with a written explanation within five business days, elucidating the reasons for our inability to do so. If, for any reason, this matter remains unresolved internally, you retain the option to lodge a complaint through our external dispute resolution mechanism, by contacting the Office of the Australian Information Commissioner (OAIC).

Should we mutually agree to correct your information, we will do so within 30 days from the date of your request or within a timeframe agreed upon by both parties. In cases where we are unable to effect these corrections within the stipulated 30-day period or the agreed timeframe, we are obligated to notify you of the delay, provide the reasons for the delay, specify when we anticipate resolving the matter, request your written agreement to extend the timeframe, and inform you of your right to lodge a complaint with the OAIC.

Impact of GDPR on Accessing Our Sites/Applications for EU or UK Citizens

If you are an EU or UK citizen, the General Data Protection Regulation (GDPR) is designed to safeguard your personal information when accessing our sites or applications. Under GDPR, you have certain rights that enable you to:

- Request information about what personal data we are collecting and how it is being used.
- Unsubscribe from our emails at any time, giving you the ability to object to the use of your data for certain purposes.
- Request corrections to any inaccurate personal data we have, ensuring the information we hold is up-to-date and accurate.
- Request your personal data in an electronic format, allowing you to transfer it to another service or organization.
- Require us to limit the processing of specific types of personal data, providing you with greater control over how your data is used.
- Opt out of having your personal data used for profiling and automated systems, ensuring that automated decisions do not negatively impact you.
- Request the deletion of your personal data, and ask that third parties stop using your data. We will also provide an audit trail upon request.

How to Lodge a Complaint Regarding a Breach of Australian Privacy Principles or a Registered APP Code

If you believe that we have not adhered to our obligations in the handling, use, or disclosure of your personal information and wish to raise a complaint, we encourage you to follow our complaints handling process. Prior to initiating a formal complaint, we recommend discussing the matter with one of our representatives to seek resolution.

To commence the complaint process, the individual should put forth the complaint in writing, providing as much detail about the issue as possible. Complaints can be submitted to the Complaints Department at International Finance Asia via the following means:

Email: contact@internationalfinanceasia.com

We request that individuals furnish a comprehensive account of the issue to aid in a thorough investigation and resolution.

Upon receipt of the written complaint, our Complaints Department will engage in a comprehensive review and resolution process to address the concerns and ensure compliance with applicable privacy regulations and our internal policies. Our commitment is to handle complaints in a transparent, fair, and confidential manner, aiming for a satisfactory resolution to the issue at hand.

Disclosure of Personal Information to Overseas Recipients and Countries

We may store your personal information in cloud or other networked and electronic storage systems. Given that electronic or networked storage can be accessible from multiple countries via internet connections, it is not always feasible to pinpoint the exact country where your information may be stored. Consequently, disclosures of your information may transpire in countries beyond those specifically listed.

In certain situations, overseas organizations may be compelled by foreign laws to disclose information that we have shared with them. In such cases, it is essential to note that we will not be held accountable for these disclosures, as they fall under the jurisdiction and requirements of foreign legislation.

Government Identifiers

On occasion, there may be a necessity for us to collect government-related identifiers, such as your tax file number. Rest assured that we will exercise caution and responsibility in handling such information. Specifically:

- We will refrain from using or disclosing government-related identifiers unless we are duly authorized or legally obligated to do so.
- In cases where the use or disclosure of a government identifier is deemed reasonably necessary for us to verify your identity in the course of conducting our business activities or functions, we will do so in accordance with applicable laws and regulations.