



Privacy Policy

The statements, terms, and conditions outlined in this Privacy Policy are effective as of 11 December 2023. This Privacy Policy serves to elucidate:

1. The methods by which Tianzi Pay gathers, manages, utilises, and divulges your personal information.
2. Specifics regarding the entitlements customers possess concerning their personal information.

Additionally, this Privacy Policy extends to encompass associated entities of Tianzi Pty Ltd trading as Tianzi Pay.

Amendments to this Privacy Policy

Tianzi Pay reserves the right to modify this Privacy Policy periodically. Upon making any alterations, we will publish an updated version online. These changes will become effective upon publication. It is your responsibility to periodically review this Privacy Policy to stay

informed about any modifications. Your usage of our services implies your agreement to abide by this Privacy Policy.

Personal information

When seeking information about Tianzi Pay's products and services, accessing and using this or other Tianzi Pay websites, or submitting an account opening application or conducting a transaction with Tianzi Pay, you furnish Tianzi Pay with your personal information as defined in accordance with the *Privacy Act 1988* (Cth).

In the process of evaluating an application or request, Tianzi Pay reserves the right to gather information from publicly accessible sources, such as company registers. Additionally, Tianzi Pay may acquire personal information, inclusive of pertinent transactional data and account identifiers, from your financial services provider or credit provider.

By providing us with personal information about another individual, you confirm that you are authorised to do so. Furthermore, you agree to notify the concerned individual about our identity, the intended utilization and disclosure of their information for the purposes outlined below, and their entitlement to access the information we retain about them.

Tianzi Pay retains comprehensive records of all transactions and activities associated with your accounts, encompassing specifics of traded contracts and initiated margin calls. Throughout the duration of your affiliation with Tianzi Pay, we also collect information regarding the products and services extended to you.

By legal obligation, we are mandated to gather information for the purpose of identifying and verifying your identity. Pursuant to the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, Tianzi Pay may conduct inquiries to authenticate your identity and collect pertinent personal details. Rest assured, your personal information will be handled in strict compliance with the Australian Privacy Principles delineated in the *Privacy Act 1988* (Cth), inclusive of the 'private sector amendments' outlined in *The Privacy Amendment (Enhancing Privacy Protection) Act 2012* (Cth).

We reserve the right to utilize your personal information to acquire a credit report from a credit-reporting agency, which may include personal credit details concerning you.

Additionally, we may reach out to any credit provider indicated in the credit report or whose information has been furnished by you, for the purpose of facilitating the account opening process or pursuing outstanding payments associated with transactional activities.

Telephone Conversations

Tianzi Pay retains the right to record telephone conversations involving you and individuals employed by Tianzi Pay. These recordings, or transcripts derived from them, may be utilised to facilitate the resolution of any disputes between you and Tianzi Pay.

Tianzi Pay's Websites

We gather statistical data concerning website visitors, including visitor count, page views, transaction types, duration of online presence, and downloaded documents. This data is utilised to assess and enhance the functionality of our websites. With the exception of statistical data, we do not gather information about you through our website unless voluntarily provided by you.

We employ cookies on our websites, which are small data files containing unique identification numbers or values. These are transmitted from a website's computer to your browser and stored on your computer's hard drive. Your browser permits each website to dispatch its own cookies if allowed. However, to safeguard your privacy, your browser restricts a website's access solely to the cookies it has sent to your computer.

Our website utilises cookies to gather the aforementioned statistical data and facilitate your online account access. When you log in to your account online, a cookie is generated, uniquely identifying your computer along with your username and password. This mechanism eliminates the need for repetitive entry of these details every time you seek access to your online account.

The majority of internet browsers are configured to accept cookies. If you prefer not to receive cookies, you can adjust your browser settings to decline all cookies or receive notifications whenever a cookie is sent to your computer. This setting allows you the choice to accept or decline cookies. However, rejecting all cookies may result in the inability to access your online account. Additionally, you have the option to delete cookies from your computer after they've been created.

We gather indirect information from you, which encompasses your Internet Protocol (IP) address, browser type, operating system, Internet service provider, timestamps, and transaction history. In the event of account closure, Tianzi Pay will retain your information to the extent mandated by law.

Use of the information by Tianzi Pay

The information solicited in any account opening application from customers is essential to facilitate our service provision to you. This information, coupled with the data collected and retained by Tianzi Pay throughout our association, serves the purpose of overseeing and administering the products and services delivered to you. Furthermore, it enables us to keep you informed, during your tenure as a customer, about pertinent matters such as your traded contracts, margin obligations, account funds, and other activities conducted by Tianzi Pay.

We may employ this information for marketing purposes and to disseminate communications, utilising various mediums such as email, postal services, text messages, newsletters, banner advertisements, and other communication channels, including social media campaigns.

Analysis of your personal information and transactional activity may be conducted to provide a more pertinent and customized service and product selection tailored to your preferences.

Tianzi Pay may disclose your personal information to:

- Financial institutions and similar entities involved in its corporate activities, including your financial services providers or those designated by you;
- External service providers and professional advisors (which might be located overseas) offering services to us;
- Any organisation upon your request or individuals acting on your behalf, such as your financial advisor, broker, solicitor, accountant, or appointed agent;
- Credit reporting agencies, any credit provider mentioned in the report, and those credit providers whose details you've provided to us;
- Regulatory and governmental bodies in Australia and other countries, or as mandated by law;
- Tianzi Pay plc and its affiliates.

Kindly note that Tianzi Pay does not engage in the sale of your personal information to third parties for marketing objectives. We undertake all reasonable measures to safeguard your

personal information against misuse, interference, loss, unauthorised access, modification, or disclosure.

What are your rights?

You have the option to withhold any requested personal information from Tianzi Pay. However, please note that without this information, Tianzi Pay may be unable to proceed with the account opening process where such information is required in the application form. Additionally, the provision of other services, information, or assistance sought by you may also be impacted in the absence of necessary personal information.

Your rights concerning the personal information held by us include:

- The right to receive information regarding the processing of your personal data;
- The right to rectify inaccuracies in your personal data and complete incomplete information;
- The right to object to the processing of your personal data;
- The right to restrict the processing of your personal data;
- The right to request the erasure of your personal data (the 'right to be forgotten');
- The right to request access to a copy of your personal data and details about how it is processed. Please submit access requests by contacting us at + 61 2 8080 0596 or via email at info@tianzipay.com; and
- The right to move, copy, or transfer your personal data ('data portability').

Kindly note that certain rights may be applicable only under specific circumstances, and we might not be able to accommodate every request. We will cease processing your personal data unless it's essential for the establishment, exercise, or defence of legal claims, or when we have legitimate business purposes or legal grounds for the processing.

If you have any inquiries or concerns regarding your privacy, please reach out to us. In the event that a complaint remains unresolved to your satisfaction despite Tianzi Pay's efforts, you have the option to lodge a complaint with the Privacy Commissioner.

Do Not Call Register

While you maintain any product or receive services from Tianzi Pay, we reserve the right to contact you via telephone regarding our products or services. If you prefer not to receive such calls or do not wish to disclose your information for this purpose, kindly request the

registration of your telephone number on our Do Not Call Register by calling + 61 2 8080 0596.

Receiving commercial electronic messages

With your explicit consent, we may send marketing and/or promotional messages to any electronic address that you provide or oversee. By providing this consent, you confirm your authority, either as the electronic account holder or representing them, to grant this consent. You agree that until you withdraw your consent, either through written notice to us or by using an unsubscribe option in the message, we may continue sending commercial electronic messages to those addresses.