



How we collect personal information

We typically collect your personal information in the following ways:

- when you provide information to purchase products, sign up to receive direct marketing information from us;
- when you interact with us on the phone, via email, or using our instant messaging and other application functions (including through our social media pages);
 - through records of your activity (e.g website/IT usage);
- from third party sources such as the parties listed in the 'Disclosure of your information' section, publicly available information, our business partners, our service providers and, for job applicants, referees and academic institutions;
and
- by generating new information (including predictions) based on other information about you or attributed to you.

Why we collect your personal information

We collect personal information (and may use and disclose it) for a variety of reasons including to:

- deal with your complaints, returns, enquiries and requests
 - operate our business;
- provide and improve our products and services;
 - personalise your experience with us;
- assist you in the completion of your application;
 - maintain and update our records;
- comply with our legal obligations, respond to requests from law enforcement and government agencies or exercise our legal rights;
 - recruit, train and manage our team;
- facilitate your investments and investor services;
 - maintain and update our records;
- facilitate a sale or restructure of our business.

If you do not provide your personal information, we may not be able to do these things, for example we may not be able to provide you with our services, fulfil your requests or enable and facilitate your employment or investments with us.

Security

We take protecting the security of personal information seriously and are subject to strict requirements to protect personal information against misuse, interference and loss, as well as unauthorised access, modification and disclosure. These obligations apply whether we hold the information in physical or digital form. We use a number of security measures including firewalls, user access restrictions, locked premises and files, software security updates, data backups and contractual protections where we use service providers.

Unfortunately, due to the nature of the internet, security of your personal information that you transfer to us over the internet cannot be guaranteed. To the extent available under the law, we shall not be responsible or liable for any loss of privacy, disclosure or information, harm, damage or loss that may result from you transmitting information to us in connection with this website.