



PRIVACY POLICY

## 1. PRIVACY CLAUSE

Protecting the privacy of our clients and website visitors is a fundamental responsibility we take seriously, alongside safeguarding their personal and financial data. This privacy statement outlines how **OTSO Markets (Pty) Ltd** ("**we**", "**us**", "**our**", "**OTSO Markets**") gathers and secures your information in compliance with the Protection of Personal Information Act (POPIA). By opening an account with us or accessing our website, you consent to our collection and utilisation of your personal information as described within this privacy agreement.

## 2. PERSONAL INFORMATION COLLECTION

Your personal information reaches us either directly from you or indirectly through our ongoing relationship. We utilise the information collected to: Verify your identity and contact details, establish your trading account, configure your account credentials, keep your account operational, reach out regarding account matters, and for various other purposes. Additionally, this information enables us to enhance our service quality, deliver a tailored browsing experience, and promote products, services, special offers, and information relevant to your interests.

Marketing communications, including emails relating to products, services, promotions, or market information, are sent only where you have expressly '**opted-in**' to receive such communications. Your decision to '**opt-in**' is voluntary and is not a condition for opening or maintaining an account with OTSO Markets.

The majority of information comes directly from you, encompassing your full name, residential address, telephone number, email address, and additional contact particulars. We also gather identification information as mandated by law, such as your passport number or South African ID number. Further personal background details are collected during account opening, including your gender, birth date, and current employment status. Regulatory requirements from the Financial Sector Conduct Authority (FSCA) mandate that we assess your trading background, yearly income, total net worth, and risk capital availability to determine your financial capacity and suitability for leveraged products.

This information can be submitted through our account application process and supporting documentation via our website.

Information collected indirectly: Device IP address, browser type and version, operating system details, internet service provider, server timestamps, and trading activity records. Should you choose to close your account, we retain your information solely for regulatory compliance purposes and to communicate future account reactivation opportunities or promotional campaigns.

### **3. SHARING PERSONAL INFORMATION WITH OTSO MARKETS (PTY) LTD AFFILIATES AND PARTNERS**

OTSO Markets does not sell, license, rent or share your personal information with OTSO Group entities, our parent companies and subsidiaries, or external third parties except under the following circumstances:

- I When your personal data is necessary to deliver the products or services you have requested, or when provision occurs through our affiliated entities.
- I To enhance service quality, we may engage external companies for specific operational functions such as account administration, trade execution, client support, satisfaction surveys or business-related data analysis. We may also share our client database information with non-affiliated entities, including names, addresses, contact numbers, and email addresses, for analysing client requirements, providing product and service information, or conducting marketing activities and market studies. To ensure these products and services align with your requirements and are delivered efficiently and appropriately, limited personal information may be shared with such third-party providers.

OTSO Markets maintains the right to disclose your personal information to external parties when legally obligated to supply information to regulatory authorities (including the FSCA and Financial Intelligence Centre), law enforcement bodies, or governmental agencies.

When you elect to acquire a product or service from another entity, such as through clicking advertisements on OTSO Markets owned or controlled websites, the personal information shared with that entity falls outside our privacy statement's scope. We bear no responsibility for privacy practices or content of linked external sites, and cannot regulate how such sites utilise or safeguard information you provide. When accessing joint or linked sites, you may need to provide registration details or other information. Be aware that such information goes to third parties. We recommend reviewing the third party's published privacy policy before proceeding.

### **4. SECURITY OF PERSONAL INFORMATION**

We deploy advanced network security software, systems, and protocols to deliver a protected trading environment and secure your personal, financial, and trading data. Upon account creation, you receive a unique account identifier, login username, and password. Maintaining the confidentiality of this account information remains your responsibility. We strongly advise against sharing these credentials with others. Our website and account registration pages implement encryption technology (SSL/TLS) for secure data transmission and utilise e-business certification to verify our website authenticity, safeguard transactions

and protect client applications, helping you confirm you're connected to our legitimate website.

## **5. Automated Processing and Screening**

Certain regulatory and risk-management processes, including sanctions screening, fraud monitoring, and suitability assessments, may involve automated processing. These processes assist us in meeting our legal obligations and protecting the integrity of our services. Such automated measures do not override your ability to contact us should you wish to query or review decisions that affect you.

## **6. STORAGE OF PERSONAL INFORMATION AND RETENTION PERIOD**

Personal information is retained throughout our active business relationship with you. Following the conclusion of our relationship, your personal information continues to be stored for the period necessary to

- I Preserve business records for analytical and audit requirements;
- I Fulfill our regulatory obligations under the FSCA, FICA (Financial Intelligence Centre Act), and other relevant South African legislation;
- I Satisfy record retention mandates under applicable law (generally a minimum of 5 years);
- I Support or defend existing or potential legal proceedings; and
- I Address any service-related complaints that may arise.

Should any information prove technically impossible to completely remove from our systems, we implement appropriate safeguards to prevent further processing or utilisation of such data.

## **7. PRIVACY POLICY CHANGES AND EXITS**

When OTSO Markets modifies this privacy statement, the updated version is posted to our website without delay. By establishing an account with us, you acknowledge that electronic notification via our website constitutes valid notice regarding privacy statement updates.

Under certain circumstances, particularly when your personal information is shared with non-affiliated third parties, you may contact us using the information provided below to request an "opt-out" from specific privacy policy provisions.

For clients maintaining multiple accounts with OTSO Markets, separate '**opt-out**' requests must be submitted for each account. You may withdraw your consent to receive marketing communications at any time. All marketing emails issued by



OTSO Markets include an unsubscribe mechanism, allowing you to **'opt-out'** directly. **Opting out** of marketing communications does not affect your ability to receive service-related or regulatory communications necessary for your account.

Privacy-related disputes are governed by this notice alongside the Client Agreement of OTSO Markets . For questions not addressed in this statement, please reach out to our customer service team.

## 8. DATA SUBJECT RIGHTS

Under POPIA, you may exercise certain rights relating to your personal information. These include the right to request access to information held about you, the right to request correction or deletion of inaccurate information, the right to object to specific forms of processing, and the right to withdraw consent where processing is based on consent. This includes the right to withdraw consent for direct marketing communications, without affecting other lawful processing activities carried out by OTSO Markets.

Requests may be submitted through our customer service team or designated Information Officer, and will be processed in accordance with POPIA requirements.

## 9. CROSS-BORDER TRANSFERS

Your personal information may be transferred to or stored by service providers located outside South Africa where necessary to support our operational, compliance, or technological functions. In such cases, OTSO Markets ensures that appropriate safeguards are implemented, including contractual or legal protections that provide a level of security consistent with POPIA requirements.

## 10. COOKIES AND TRACKING TECHNOLOGIES

Our websites may use cookies and similar technologies to facilitate functionality, support security features, and assist in analytics that help us understand how our online services are used. You may restrict or disable cookies through your browser settings, although certain website features may be affected if cookies are disabled. **For further details on how cookies are used, please refer to our Cookies Policy.**

## 11. LEGAL DISCLAIMER

OTSO Markets may reveal your personal information when mandated by regulatory requirements and when we determine that disclosure is essential to safeguard our interests and/or comply with legal proceedings, court directives, or legal processes involving governmental, intergovernmental, or regulatory authorities (including the FSCA, Financial Intelligence Centre, South African Revenue Service, or law enforcement agencies).

OTSO Markets cannot be held liable for personal information misuse or loss occurring on our website where we lack access or control. OTSO Markets bears no liability for unauthorized or unlawful use of your personal information resulting from credential misuse or misplacement by you, your actions or omissions, or individuals you have authorized to access your account.

## **12. Complaints and Contact**

If you have any concerns regarding the handling of your personal information by OTSO Markets, or believe your rights under the Protection of Personal Information Act 4 of 2013 ("POPIA") have been infringed, you may contact us as follows:

- **Company Contact Details:**

OTSO Markets (Pty) Ltd

- **Registered Office:** 1 Hood Avenue, Rosebank, Johannesburg, Gauteng 2196, South Africa
- **Email:** [info@otsogroup.com](mailto:info@otsogroup.com)

- **Complaints Process:**

Please raise your concerns with our Customer Support team, who will refer the matter to our Information Officer for resolution. Provide full details of the issue, your contact information, and any relevant documentation.

If you are not satisfied with our response, or if you believe we have not complied with POPIA, you may lodge a complaint with the Information Regulator at:

- **Email:** [POPIAComplaints@inforegulator.org.za](mailto:POPIAComplaints@inforegulator.org.za)
- **Phone:** 010 023 5200 / 0800 017 160
- **Address:** Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg, 2191