

# Privacy Disclosure Statement

*You trust us with your personal information, and we take that trust seriously. Read below to learn about how we use your private information and the steps we take to ensure that it is secure.*

## Information We Collect, Use and Disclose

When you open an account with optionsXpress Singapore Pte. Ltd. ("**optionsXpress Singapore**", "**we**", "**our**" or "**us**"), you are required to provide personal data and other personal and contact information. This information may be used for the purposes of, amongst others, managing your account, completing business for you and contacting you about your account and various services we offer. The term "**personal data**" shall have the meaning ascribed to it under the Personal Data Protection Act 2012.

For more information on the purposes for which we collect, use or disclose your personal data, please refer to Clause 39 of the optionsXpress Singapore Account Terms and Conditions, which is found at [https://images.optionsxpress.com/static/pdf/user\\_terms\\_and\\_conditions\\_sn.pdf](https://images.optionsxpress.com/static/pdf/user_terms_and_conditions_sn.pdf).

Pursuant to the Personal Data Protection Act 2012 of Singapore, with effect from 2 July 2014, optionsXpress Singapore is required to obtain your consent for the collection, use and/or disclosure of your personal data by optionsXpress Singapore and for you to receive marketing promotions from optionsXpress Singapore. If we have collected or were already in possession of your personal data prior to 2 July 2014, we may have collected and been using your personal data for the original purposes for which your personal data was collected including, but not limited, for marketing/promoting products or services to you. Subject to all applicable provisions under the Personal Data Protection Act, we may continue to use your personal data for such original purposes unless you withdraw consent for such use or indicate to us that you do not consent to such use of your personal data. The collection of your information is compliant with Singapore and U.S. regulatory guidelines and includes, but is not limited to, your name, physical address, telephone number, identification number, and employment and financial information. Additionally, we may record and retain your communications with us for quality control purposes as well as for assistance in resolving misunderstandings.

## Supplementation of Information

From time to time, it is necessary to supply the information we receive to third-party sources. For example, to verify a customer's identity, we may use personal identification to request a screening report from an outside firm so that we may access additional data on an individual. Before using personal information for this purpose, the third party must agree that it will not share or sell the information we provide to other third parties.

## Requesting for Access to/Correction of/Updating Personal Information

To change your personal information,

- (1) log in to your account and select the "**Account**" tab and then "**Profile**",
- (2) select the information you wish to update and make modifications, and
- (3) click "**Save Changes**".

You also may change your personal information by contacting customer service at (+65) 6536-3922, contacting the data protection officer of optionsXpress Singapore at telephone number (+65) 6536-3922, facsimile number (+65) 6536 1151, by sending an electronic mail to support@optionsxpress.com.sg or by submitting the request in writing to:

optionsXpress Singapore Pte. Ltd.  
1 George St.  
#07-01A  
Singapore 049145  
Attention: Data Protection Officer

You hereby acknowledge that optionsXpress Singapore is entitled to, and may charge, a fee for attending to your access request.

### **Request to Withdraw Consent**

You may withdraw your consent for the collection, use and/or disclosure of your personal data in our possession or under our control or to receive marketing promotions from us. You may do so anytime by using the form prescribed by optionsXpress Singapore for that purpose. Please contact the data protection officer of optionsXpress Singapore by writing to him at 1 George Street, #07-01A, Singapore 049145 or at telephone number (+65) 6536-3922 if you wish to request for a copy of such form.

However, depending on the circumstances and the nature/extent of your withdrawal, your withdrawal of consent may result in optionsXpress Singapore's inability to open or maintain account(s) for you or to provide you with services and products and hence, may result in the termination of your relationship and/or account(s) with optionsXpress Singapore or result in other consequences of a legal nature which may arise by virtue of your legal relationship with optionsXpress Singapore.

### **Sharing**

We do not sell customer (current or former) information to third-parties. Any information shared by us is done so to fulfill our legal and regulatory requirements or to provide you with the products and services you have requested. We would like to reiterate that when we supply person information to outside firms, we require that information be kept confidential.

Without limiting the list of third parties set out under Clause 39 of the optionsXpress Singapore Account Terms and Conditions, please note that we share select information as part of normal business operations and for normal custodial, legal and/or regulatory purposes required by our service partners, the US Internal Revenue Service, the US Securities and Exchange Commission, and other regulatory and government entities. We may also share select information with any entity related to optionsXpress Singapore (including, but not limited to, optionsXpress Inc., Charles Schwab & Co., Inc. and all other related corporations and subsidiaries of the foregoing corporations) and between each of them and with third parties that send marketing/promotional communications to their own lists on our behalf to certain of our customers who have elected to receive such communications. Also, in some cases, we share information to retain a service to contact opt-in customers on our behalf to perform analyses of your satisfaction with optionsXpress Singapore.

We may also share limited demographic and non-personally identifiable information with third-parties to assist us with business and marketing analysis. Again, these third parties agree to keep the information confidential.

Additionally, we occasionally invite our customers to participate in offers that require them to share their contact information with outside firms. We also may purchase or receive non-customers lists but we do not redistribute such lists.

## **Complaints Process**

As indicated under Clause 45 of the optionsXpress Singapore Account Terms and Conditions, if you have any complaint regarding how we are handling your personal data, you may refer the same to the data protection officer of optionsXpress Singapore by writing to him at 1 George Street, #07-01A, Singapore 049145 or at telephone number (+65) 6536-3922. optionsXpress Singapore will investigate the complaint and report back to you on the findings and the resolution to the complaint.

## **Security**

optionsXpress Singapore uses a number of methods to protect your information. When you submit sensitive information via our Web site, your information is encrypted (look for the padlock icon on your browser to verify security). We invest in security technology and aim to ensure that our processes meet or exceed industry standards. Your information is transmitted on the secured portion of our Web site. We use firewalls and Secure Socket Layering (SSL) technology among other methods to prevent unauthorized access to your account information.

Moreover, when you provide your login and password to access customer-only areas, that information is encrypted during transmission. Remember, you should never share your password with anyone and you should change your password frequently. You can safely change your password online at anytime by answering certain questions about yourself or requesting a temporary password and changing your password upon logging in.

We also take steps to protect your offline information. Only employees and third-party service providers who need the information to perform their responsibilities are granted access to your information. Furthermore, all employees are kept up-to-date on our security and privacy practices and our service providers are contractually obligated to keep information confidential.

## **Accuracy of Personal Data**

Keeping your data and information accurate and updated is very important to us. You can help us keep accurate records by informing us of any changes. If you have reasons to believe that your records or any other personal or contact information with us are inaccurate, incomplete or not updated, please let us know as per the procedures set out under "Requesting for Access to/Correction of/Updating Personal Information" above. Personal data submitted during the account opening process will also be checked to ensure accuracy.

## **Retention of Personal Data**

Your personal data is retained as long as the purpose(s) for which it was collected remains and until it is no longer necessary for any other legal or business purposes.

## **Transfer of Personal Data**

optionsXpress Singapore has or will enter into a legally binding contract with overseas recipients of your personal data, to ensure that overseas recipients provide to your transferred personal data a standard of protection that is at least comparable to the protection under the Personal Data Protection Act 2012 of

Singapore.

## **E-Mail Address**

Maintaining an e-mail address is mandatory, even if you choose to no longer receive "offers and Announcements" or other educational or marketing announcements from us. In order to conduct business with you and comply with U.S. regulatory guidelines, it is crucial that we maintain the ability provide you with to legal notices and trade-related information.

## **Links**

The optionsXpress Singapore Web site contains links to other Web sites. Please be aware that we are not responsible for the privacy or security practices of other Web sites. We encourage our users to be aware of when they leave our Web site and to read the privacy statements of each and every Web site that collects personal information. We also encourage our users to review the Privacy Statements of our service providers available on their websites.

## **Cookies**

A cookie is a piece of data stored on your computer. Cookies are not linked to any personal information while on our Web site. Cookies are used for many reasons, including assisting us with the functionality of our Web site. If you refuse to accept cookies, certain functions of our website may not operate correctly. Additionally we may use software to aid us in tracking a visitor's progress. This way, we can improve our Web site and your experience.

## **Notification of Changes**

The most recent version of our privacy policy is available on our Web site. Please refer to it and stay informed about the information we collect, how we use it, and when and why we may disclose it.

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