



APPLICATION TO OPEN A MARGIN TRADING ACCOUNT (PERSONAL)

Please complete all information. All questions and signatures are mandatory. Return the completed form with the Supporting Documents listed below to us at:

Email: accountopening@ig.com.sg
Hand/Post: IG Asia Pte Ltd, 9 Battery Road, #01-02 MYP Centre, Singapore 049910
Fax: (65) 6491 5090

SUPPORTING DOCUMENTATION

You can bring the following documents to our office or provide copies via email, fax or post (we accept photo images from handphones provided they are clear and legible)

1. Proof of Identity – Must be a Passport, Identity Card or Driving License
2. Proof of Address – E.g. Recent bank/credit card statement or utility bill dated within the last three months

FOR SINGAPOREANS/PR:

Identity card must reflect your current residential address

FOR SINGAPORE RESIDENTS WITHOUT PR:

Employment Pass/Dependant's Pass and a Proof of Address (as indicated above)

FOR NON-SINGAPORE RESIDENTS

Copies of Supporting Documentation (as indicated above)

Note that residents of certain countries may be required to submit additional documentation

PERSONAL INFORMATION

01 | PERSONAL DETAILS

Surname: _____ Country of residence: _____
Forenames: _____ Address: _____
Title (Mr/Mrs/Ms/Other): _____ Date of birth: _____
Nationality: _____
National ID/Passport Number: _____ Postal district: _____

02 | CONTACT NUMBERS

Main contact number: _____ Other contact number (optional): _____
Email address: _____

03 | EMPLOYMENT DETAILS

Employment Status: Employed Self-Employed Retired Unemployed
Employer's Name: _____
Industry: _____ Occupation: _____

04 | INCOME/SAVINGS DETAILS

Annual Income: **S\$** _____ Value of savings and investments: **S\$** _____
Source of funds: Employment Investment Inheritance Other
If '**Other**' please specify: _____
What is the purpose of this trading account? Short medium term speculation Hedging Purposes
 Long Term Growth Diversified Investment

CUSTOMER KNOWLEDGE ASSESSMENT

Please note that any inaccurate or incomplete information provided may affect the outcome of the Customer Knowledge Assessment.

1. Over the past three years, have you transacted at least six times in CFDs or leveraged forex? Yes No

If 'Yes', please confirm the month and year of your last transaction (mm/yyyy): _____

2. Do you have a diploma or higher qualifications in any of the following?

- Accountancy Actuarial Science Capital Markets
 Business / Business Administration / Business Management / Business Studies
 Commerce Economics Finance
 Financial Engineering Financial Planning Insurance
 Computational Finance No, none of the above

If 'Yes':

Awarding Institution: _____ Year of award: _____

3. Do you have a professional finance-related qualification (for example, Chartered Financial Analyst Examination conducted by the CFA Institute, USA and the Association of Chartered Certified Accountants (ACCA) Qualifications)? Yes No

If 'Yes':

Qualification: _____

Awarding Institution: _____ Year of award: _____

4. In the past ten years, have you worked in any of the following areas, for a period of three consecutive years?

- Developing, structuring, management, training, sale, trading or research and analysis of investment products
 Accountancy Actuarial Science Treasury
 Provision of legal services/expertise in relation to any of the above working areas
 Financial Risk Management No, none of the above

If 'Yes':

Employer: _____ Length of employment: _____

Nature of work: _____

PRIVACY

Please tick here if you would like us to contact you by phone for voice calls, text messages and email about your application to open CFD Trading Account(s) or to inform about new services, products, promotions or events. You may elect not to receive marketing communications from us at any time, by contacting our Helpdesk staff.

TAX STATUS

Are you a US citizen or tax resident? Yes No

A US citizen has been defined by the IRS as: an individual born in the United States; an individual born in Puerto Rico, Guam or the US Virgin Islands; a former alien who has been naturalized as a US citizen or an individual whose parent is a US citizen. For further information please visit www.irs.gov/Individuals/International-Taxpayers/Foreign-Persons

Are you a tax resident anywhere other than your current residency? Yes No

If 'Yes', please state: _____ Tax Number: _____

DECLARATIONS

I understand that my account will be governed by the Margin Trading Customer Agreement available on request. I have read and understood the Margin Trading Customer Agreement and I hereby consent to be bound by its terms in all of my dealings with you.

I understand that IG Asia Pte Ltd ('IG') is an execution only provider and does not offer financial advice. I further acknowledge that IG cannot advise me on the suitability of products provided by IG. Accordingly I understand I will not be able to rely on S27 of the Financial Advisers Act to file a civil claim.

I confirm and agree to the contents of the Risk Disclosure Statement.

I have received, read and understood IG's Privacy Policy. I consent to IG collecting my personal data and personal data about me from sources other than myself, using, disclosing and/or processing my personal data for one or more of the purposes as described in the Privacy Policy. I am aware that IG will not use, disclose and/or process my personal data for purposes that are not explained in the Privacy Policy, without first notifying me and seeking my prior written consent.

 Signature of Applicant: _____ Date: _____

Once you have completed your details, please:

Print this form

Sign it

Return it to us

RISK DISCLOSURE STATEMENT

1. This statement is provided to you in accordance with regulation 47E(1) of the Securities and Futures (Licensing and Conduct of Business) Regulations (Rg 10).
2. This statement does not disclose all the risks and other significant aspects of trading in derivative products such as contracts for difference ('CFDs'), futures, options and leveraged foreign exchange. In light of the risks, you should undertake such transactions only if you understand the nature of the contracts (and contractual relationships) into which you are entering and the extent of your exposure to the risks. Trading in CFDs, futures, options and leveraged foreign exchange may not be suitable for many members of the public. You should carefully consider whether such trading is appropriate for you in the light of your experience, objectives, financial resources and other relevant circumstances. In considering whether to trade, you should be aware of the following:

(A) CFDs, FUTURES AND LEVERAGED FOREIGN EXCHANGE TRADING

(I) EFFECT OF 'LEVERAGE' OR 'GEARING'

Transactions in CFDs, futures and leveraged foreign exchange carry a high degree of risk. The amount of initial margin is small relative to the value of the CFDs, futures contract or leveraged foreign exchange transaction so that the transaction is highly '**leveraged**' or '**geared**'. A relatively small market movement will have a proportionately larger impact on the funds you have deposited or will have to deposit; this may work against you as well as for you. You may sustain a total loss of the initial margin funds and any additional funds deposited with the firm to maintain your position. If the market moves against your position or margin levels are increased, you may be called upon to pay substantial additional funds on short notice in order to maintain your position. If you fail to comply with a request for additional funds within the specified time, your position may be liquidated at a loss and you will be liable for any resulting deficit in your account.

(II) RISK-REDUCING ORDERS OR STRATEGIES

The placing of certain orders (eg '**stop-loss**' orders, where permitted under local law, or '**stop-limit**' orders) which are intended to limit losses to certain amounts may not be effective because market conditions may make it impossible to execute such orders. At times, it is also difficult or impossible to liquidate a position without incurring substantial losses. Strategies using combinations of positions, such as '**spread**' and '**straddle**' positions may be as risky as taking simple '**long**' or '**short**' positions.

(B) OPTIONS

(I) VARIABLE DEGREE OF RISK

Transactions in options carry a high degree of risk. Purchasers and sellers of options should familiarise themselves with the type of options (ie put or call) which they contemplate trading and the associated risks. You should calculate the extent to which the value of the options would have to increase for your position to become profitable, taking into account the premium paid and all transaction costs.

The purchaser of options may offset its position by trading in the market or exercise the options or allow the options to expire. The exercise of an option results either in a cash settlement or in the purchaser acquiring or delivering the underlying interest. If the option is on a futures contract or leveraged foreign exchange transaction, the purchaser will have to acquire a futures or leveraged foreign exchange position, as the case may be, with associated liabilities for margin (see the section on CFDs, Futures and Leveraged Foreign Exchange Trading above). If the purchased options expire worthless, you will suffer a total loss of your investment which will consist of the option premium paid plus transaction costs. If you are contemplating purchasing deep-out-of-the-money options, you should be aware that, ordinarily, the chance of such options becoming profitable is remote.

Selling ('**writing**' or '**granting**') an option generally entails considerably greater risk than purchasing options. Although the premium received by the seller is fixed, the seller may sustain a loss well in excess of the amount of premium received. The seller will be liable to deposit additional margin to maintain the position if the market moves unfavourably. The seller will also be exposed to the risk of the purchaser exercising the option and the seller will be obligated to either settle the option in cash or to acquire or deliver the underlying interest. If the option is on a futures contract or a leveraged foreign exchange transaction, the seller will acquire a futures or leveraged foreign exchange position, as the case may be, with associated liabilities for margin (see the section on CFDs, Futures and Leveraged Foreign Exchange Trading above). If the option is '**covered**' by the seller holding a corresponding position in the underlying futures contract, leveraged foreign exchange transaction or another option, the risk may be reduced. If the option is not covered, the risk of loss can be unlimited.

Certain exchanges in some jurisdictions permit deferred payment of the option premium, limiting the liability of the purchaser to margin payments not exceeding the amount of the premium. The purchaser is still subject to the risk of losing the premium and transaction costs. When the option is exercised or expires, the purchaser is responsible for any unpaid premium outstanding at that time.

(C) ADDITIONAL RISKS COMMON TO CFDS, FUTURES, OPTIONS AND LEVERAGED FOREIGN EXCHANGE TRADING

(I) TERMS AND CONDITIONS OF CONTRACTS

You should ask the corporation with which you conduct your transactions for the terms and conditions of the specific CFD, futures contract, option or leveraged foreign exchange transaction which you are trading and the associated obligations (eg the circumstances under which you may become obligated to make or take delivery of the underlying interest of a futures contract or a leveraged foreign exchange transaction and, in respect of options, expiration dates and restrictions on the time for exercise). Under certain circumstances, the specifications of outstanding contracts (including the exercise price of an option) may be modified by the exchange or clearing house to reflect changes in the underlying interest.

(II) SUSPENSION OR RESTRICTION OF TRADING AND PRICING RELATIONSHIPS

Market conditions (eg illiquidity) or the operation of the rules of certain markets (eg the suspension of trading in any contract or contract month because of price limits or '**circuit breakers**') may increase the risk of loss by making it difficult or impossible to effect transactions or liquidate/offset positions. If you have sold options, this may increase the risk of loss.

Further, normal pricing relationships between the underlying interest and the futures contract, and the underlying interest and the option may not exist. This can occur when, eg, the futures contract underlying the option is subject to price limits while the option is not. The absence of an underlying reference price may make it difficult to judge '**fair**' value.

(III) DEPOSITED CASH AND PROPERTY

You should familiarise yourself with the protection accorded to any money or other property which you deposit for domestic and foreign transactions, particularly in a firm's insolvency or bankruptcy. The extent to which you may recover your money or property may be governed by specific legislation or local rules. In some jurisdictions, property which had been specifically identifiable as your own will be pro-rated in the same manner as cash for purposes of distribution in the event of a shortfall.

(D) COMMISSION AND OTHER CHARGES

Before you begin to trade, you should obtain a clear explanation of all commissions, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss.

(E) TRANSACTIONS IN OTHER JURISDICTIONS

Transactions on markets in other jurisdictions, including markets formally linked to a domestic market, may expose you to additional risk. Such markets may be subject to a rule which may offer different or diminished investor protection. Before you trade, you should enquire about any rules relevant to your particular transactions. Your local regulatory authority will be unable to compel the enforcement of the rules of the regulatory authorities or markets in other jurisdictions where your transactions have been effected. You should ask the firm with which you conduct your transactions for details about the types of redress available in both your home jurisdiction and other relevant jurisdictions before you start to trade.

(F) CURRENCY RISKS

The profit or loss in transactions in foreign currency-denominated futures and options contracts (whether they are traded in your own or another jurisdiction) will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.

(G) TRADING FACILITIES

Most open-outcry and electronic trading facilities are supported by computer-based component systems for the order-routing, execution, matching, registration or clearing of trades. As with all facilities and systems, they are vulnerable to temporary disruption or failure. Your ability to recover certain losses may be subject to limits on liability imposed by the one or more parties, namely the system provider, the market, the clearing house or member firms. Such limits may vary. You should ask the firm with which you conduct your transactions for details in this respect.

(H) ELECTRONIC TRADING

Trading on an electronic trading system may differ not only from trading in an open-outcry market but also from trading on other electronic trading systems. If you undertake transactions on an electronic trading system, you will be exposed to risks associated with the system including the failure of hardware and software. The result of any system failure may be that your order is either not executed according to your instructions or not executed at all.

(I) OFF-EXCHANGE TRANSACTIONS

In some jurisdictions, firms are permitted to effect off-exchange transactions. The firm with which you conduct your transactions may be acting as your counterparty to the transaction. It may be difficult or impossible to liquidate an existing position, to assess the value, to determine a fair price or to assess the exposure to risk. For these reasons, these transactions may involve increased risks. Off-exchange transactions may be less regulated or subject to a separate regulatory regime. Before you undertake such transactions, you should familiarise yourself with the applicable rules and attendant risks.

NOTE:

'Margin' means an amount of money, securities, property or other collateral, representing a part of the value of the contract or agreement to be entered into, which is deposited by the buyer or the seller of a futures contract or in a leveraged foreign exchange transaction to ensure performance of the terms of the futures contract or leveraged foreign exchange transaction.

IG Asia Pte Ltd

This statement does not disclose all the risks and other significant aspects of trading in Digital 100s. In light of the risks, you should undertake such transactions only if you understand the nature of the contracts (and contractual relationships) into which you are entering and the extent of your exposure to the risks. Trading in Digital 100s may not be suitable for many members of the public. You should carefully consider whether such trading is appropriate for you in light of your experience, objectives, financial resources and other relevant circumstances. In considering whether to trade, you should be aware of the following:

STRUCTURE OF DIGITAL 100s

Digital 100s are options that pay a pre-determined, fixed amount, depending on whether or not an event occurs at the time the Digital 100 expires. Digital 100s can have only one of two possible outcomes and they allow you to take a simple "Yes or No" approach. Like traditional options, Digital 100s are based on an underlying asset such as currencies, commodities, indices or stocks. However, one of the most significant differences from traditional options, amongst others, is that there can be only two outcomes for the option, either the client is paid the return upon the occurrence of the event, or the client loses the investment amount as determined in each option. The Customer has no rights or obligations in respect of the underlying instruments or assets relating to the Digital 100 and settlement of the Digital 100 is on a cash basis.

RISK OF LOSS OF INVESTMENT

You are warned of the following risks:

- (i) Derivative financial instruments and related markets can be highly volatile. The prices of the underlying instruments to which Digital 100s refer may fluctuate rapidly and over wide ranges. Prices may reflect unforeseeable events or changes in conditions, none of which can be controlled by the Customer or IG.
- (ii) Trading in Digital 100s is speculative and involves a high degree of risk. In particular, because it involves two possible outcomes, one of them may include the loss of the entire investment amount.

ADDITIONAL RISKS FOR TRADING IN SHORT TENURE DIGITAL 100s

Digital 100s (including Sprints) are also offered for short-term tenures. The price determination of short-term tenure offerings in Digital 100s may vary substantially from longer term tenures due to differing risk parameters used in their valuations. This may result in valuations not consistent with standard valuation models/metrics.

Due to the structure of the product, the price of a Digital 100 may also fluctuate rapidly, even when the underlying market does not, particularly as the Digital 100 approaches expiry.

This may affect the available pricing offered (or complete inability in the case of Sprints) to exit a position in Digital 100s prior to its expiry for these shorter-term tenures.

SUITABILITY OF DIGITAL 100s

Trading in Digital 100s is speculative and involves a high degree of risk that can result in the loss of your entire investment. Therefore, trading in Digital 100s is appropriate only for persons that understand and are willing to assume the economic, legal and other risks involved in such transactions. Before trading, you should be satisfied that Digital 100s trading is suitable for you in light of your financial circumstances and attitude towards risk. You should not engage in speculative Digital 100s trading unless you understand the basic aspects of such trading and its risks.

Trading in Digital 100s is appropriate only for persons who: (a) understand and are willing to assume the economic, legal and other risks involved in such transactions; and (b) are financially able to withstand losses of their entire investment funds.

If you are in any doubt as to whether Digital 100s trading is appropriate and suitable for you, please seek independent advice from a financial consulting professional. IG does not provide such advice. It is your responsibility, taking into account your personal circumstances and financial resources, to take particular care and make careful considerations independently, prior to trading in Digital 100s with IG.

LEGAL & REGULATORY STATUS OF DIGITAL 100s

Digital 100s are investments which are regulated by the Monetary Authority of Singapore ("MAS"). Where the underlying asset of the Digital 100 does not fall under the regulatory ambit of the Securities and Futures Act (Cap. 289) ("SFA"), they remain unregulated. Currently IG's Digital 100s offered on commodities are not regulated under the SFA. Where they remain unregulated, the Customer should be aware they may not have the full protection offered by the SFA. However IG's business conduct obligations under the prevailing laws remain.

You are trading against IG who act as both the principal issuer of the Digital 100s and the sole counterparty to all your trades in Digital 100s.

You are advised that the Digital 100s offered by IG are not traded under the rules of any recognized, designated or regulated exchange and are known as over-the-counter derivatives. Consequently, engaging in Digital 100s trading may expose you to substantially greater risks than investments which are so traded.

SETTLEMENT BASIS

IG's digital 100s may be **settled** against either of the following **reference price levels**:

- (i) The official underlying prices of the instrument as provided independently by the issuer or the exchange which is referenced from Bloomberg

OR

- (ii) IG's prices of the referenced IG instrument indicated for the Digital 100.

IG's Digital 100s settlement reference price levels are based on various **referencing methods**; upon the expiry of the Digital 100. Refer to <https://www.ig.com/sg/digital-100s-cfd-details> and the Product Details for specifics.

DETERMINATION AND DISCLOSURE OF UNDERLYING PRICES OF DIGITAL 100s

- (i) It is noted that IG's prices in relation to Digital 100s trading are set by IG and may be different from prices reported elsewhere. IG's trading prices are the ones at which IG is willing to sell Digital 100 to its Customers at the point of sale. As such, they may not directly correspond to real time market levels at the point in time at which the sale of Digital 100 occurs.
- (ii) IG makes efforts that the quoted prices of each underlying asset that a Digital 100 refers to will be reasonably related to the actual prices of such asset available in the market. IG makes no warranty, expressed or implied, that the quoted prices represent prevailing market prices.
- (iii) IG may not be able to display the prices of underlying assets where such disclosure will result in violation or infringement of third party patent or copyrights. Where IG is unable to display the prices of the underlying referenced asset of the Digital 100, you are expected to seek your own independent external pricing source.
- (iv) IG may have access to information that is not available to you, may have acquired trading positions at prices that are not available to you, and may have interests different from your interests. IG does not undertake any obligation to provide you with market or other information we possess, nor to alter or refrain from our own trading.
- (v) Information of the previous performance of any underlying asset does not guarantee its current and/or future performance. The use of historical data does not constitute a binding or safe forecast as to the corresponding future performance of the underlying asset to which the Digital 100s refer.

PRIVACY NOTICE

As part of our day-to-day business we need to collect personal information from our customers and potential customers to ensure that we can meet their needs for a range of financial services and provide them with information about our services.

Your privacy is important to us and it is our policy to respect the confidentiality of information and the privacy of individuals. You should read this privacy notice carefully as it contains important information about how we manage your personal information supplied to us by you or a third party in connection with our provision of services to you or which we collect from your use of our services and/or our app(s) or website(s). It also details your rights in respect of our processing of your personal information. Such information may be considered to be 'personal data' protected under the Personal Data Protection Act 2012 (the 'PDPA' or 'Act').

Any reference to 'us', 'our', 'we' or 'IG' in this privacy notice is a reference to IG Asia Pte Ltd as the context requires, unless otherwise stated.

Similarly, any reference to 'you', 'your', 'yours' or 'yourself' in this privacy notice is a reference to any of our customers and potential customers as the context requires, unless otherwise stated.

UPDATES TO THE PRIVACY NOTICE

Our Privacy Notice will be reviewed from time to time to take account of amendments to the Act, any other applicable new laws and technology, changes to our operations and practices and to make sure it remains appropriate to the changing environment.

If we change our Privacy Notice, we will post the changes on our website, so that you are aware of the information we collect and how we use it. Changes to our Privacy Notice shall apply from the time that we post the same on this website. Your continued business relationship with us or use of our website will be taken as acceptance of the updated Privacy Notice, but we will seek your fresh consent before we collect more personal data from you or we wish to use or disclose your personal data for new purposes.

Any personal data we hold will be governed by the most current Privacy Notice.

CONTACT US

If you any comments or questions about this Privacy Notice, please contact us in writing at the address below referencing 'Privacy Notice':

Attention of: Data Protection Officer
Phone: +65 6390 5118
E-mail: helpdesk@ig.com.sg
Mail: IG Asia Pte Ltd, 9 Battery Road, #01-02, MYP Centre, Singapore 049910

PURPOSE OF COLLECTION OF PERSONAL DATA

As a customer of IG, we will need you to provide us with information about yourself and/or relating to any of your account(s). Your information may also be collected or compiled in the ordinary course of the relationship between us.

TYPES OF PERSONAL DATA

Because of the nature of the products and services provided and pursuant to applicable Singapore laws and regulations, we ask for and collect a range of personal data from actual or potential customers.

Generally, we collect personal data that is linked to an individual. For example, an individual's name, identification number, residential address, date of birth, gender, location data, nationality, phone number and email address, income and wealth details, savings and net-worth, education, employment, tax and financial statements, account balances and trading experience and performance. This is not an exhaustive list and we may collect other types of personal data from you.

Apart from personal data, we may collect other types of information which is not linked to an individual and which is anonymous. For example, the number of website visitors and the number of website users using a particular service. In this way, we hope to improve our customer services.

We obtain most of the data directly from our customers through application or other forms, and from maintaining records of data provided in the course of on-going customer service or visits to our websites (including www.dailyfx.com) or our apps or through the use of cookies on our websites and/or apps, in particular by recording which pages you look at on our website(s). We may also obtain data from other sources.

We may ask for other data voluntarily from time to time (for example, through market research, surveys or special offers) to enable us to improve our service or consider the wider needs of our customers or potential customers.

We also keep records of your trading behaviour, including a record of:

- products you trade with us and their performance;
- products we trade on your behalf and their performance;
- historical data about the trades and investments you have made including the amount invested; and
- your preference for certain types of products and services.

We may record any communications, electronic, by telephone, in person or otherwise, that we have with you in relation to the services we provide to you and our relationship with you. These recordings will be our sole property and will constitute evidence of the communications between us. Such telephone conversations may be recorded without the use of a warning tone or any other further notice.

Further, if you visit any of our offices or premises, we may have CCTV, which will record your image.

USE, DISCLOSURE AND/OR PROCESSING OF PERSONAL DATA

We may use, disclose and/or process your personal data for any of the following purposes:

- account opening, and operations relating to your account including closing your account;
- providing services and facilities to you from time to time including for the effective execution of any of your transactions;
- administration and/or managing the relationship between us and/or your account;
- introducing brokers with whom we have a mutual relationship;
- conducting credit checks;
- carrying out due diligence or other screening activities (including identity, reference and background checks) in accordance with legal or regulatory obligations or our internal risk management procedures (including but not limited to those designed to combat financial crime, 'know-your-customer', anti-money laundering, counter-terrorist financing or anti-bribery) that may be required by law or that may have been put in place by us;
- enhancing our customer service or developing new services and / or products from time to time;
- processing any applications or requests for new services and / or products made by you;
- training our employees;
- delivering online or e-mail advertising and commercial messages that may be of interest to you under any direct marketing activities undertaken by us;
- risk management, capital management, financial accounting and management reporting purposes;
- enforcing our legal and/or contractual rights against you including but not limited to legal advisers and debt collection agencies;
- where we are required to disclose your personal data by law or when we deem reasonably necessary in order to prevent financial crime or to give effect to the laws governing the relationship between us and/or your account; and

USE, DISCLOSURE AND/OR PROCESSING OF PERSONAL DATA (CONTINUED)

- to relevant local or foreign regulatory authorities, government agencies, statutory boards, supervisory bodies, dispute resolution centres or revenue authorities, including but not limited to the Monetary Authority of Singapore, the Financial Industry Disputes Resolution Centre Ltd, the UK Financial Conduct Authority, any relevant securities or futures exchanges, clearing houses, trade repositories, self-regulatory organizations, alternative trading systems or multilateral trading systems.

We will not use, disclose and/or process your personal data for purposes which are not stated above. Should we wish to use, disclose and/or process your personal data for a new purpose, we will notify you and seek your prior consent.

Where necessary, we may disclose your personal data to third party service providers and agents (including lawyers/law firms), who may be either within or outside of Singapore for any of the purposes listed above only. We will not disclose your personal data for purposes for which we have not obtained consent.

Generally, we require that organisations outside the IG Group of companies who handle or obtain personal data as third party service providers and agents to acknowledge the confidentiality of the personal data, undertake to respect an individual's right to privacy and comply with the Act and this Privacy Notice.

TRANSFER OF PERSONAL DATA OVERSEAS

In certain circumstances, we may need to transfer your personal data outside of Singapore. Any such transfer of your personal data outside of Singapore will be carried out in accordance with the PDPA.

You acknowledge and consent to the transfer of your personal data to other companies within IG Group (for information on IG Group, visit our website at www.iggroup.com) as well as third party service providers and agents (including lawyers/law firms) outside of Singapore for one or more of the purposes described above.

You are entitled to request details of such transfer from us at any time.

CONSENT

Generally, when we request for personal data in the course of providing you a service and/or product and you provide us with such personal data, there is implied consent that you agree to provide us with personal data in order for us to provide you with the requested service and/or product.

In some circumstances and as required by applicable laws, we will seek your express consent when collecting your personal data. For example, where there are new purposes for the use of your personal data, we will seek your fresh consent.

If you do not consent to provide the requisite personal data that we need at the point of application or in the course of maintaining your account(s) with us, we may not be able to open account(s) for you or provide the specific service or product that you require. You are entitled to withdraw your consent for the collection of personal data by contacting us. However, this may affect our ability to maintain your account(s) with us.

SITUATIONS NOT REQUIRING CONSENT

We will not sell, rent or otherwise disclose your personal data to any third party, without your consent except in the following circumstances:

- we may share non-personal, non-individual information in aggregate form with third parties for business purposes or we may tell our business partners the number of customers in certain demographic groups or who carried out certain transactions; and/or
- as permitted under the laws of Singapore.

MARKETING OUR PRODUCTS AND SERVICES

We may use your personal data to let you know about our new products and services that we may launch or to provide information on promotions, events, campaigns or other opportunities in which you may be interested in. If you no longer wish to receive such marketing communications please contact us.

ACCESS AND CORRECTION

Under the Act, you have the right to obtain a copy of any personal data which we hold about you and to advise us of any inaccuracy that requires a correction. In addition, you are entitled to know how your personal data has been used or disclosed in the past one year.

The Act does set out some exceptions to this. For instance, where the amount of effort and resources needed to provide access would be unreasonable or disproportionate to your interests or if we have satisfied ourselves on reasonable grounds that the correction should not be made.

To make a request, you will need to complete an application form verifying your identity and specifying what data you require. We may charge a reasonable administrative fee for this service to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the personal data sought is extensive, we will advise the likely cost in advance and can help to refine your request if required.

We will acknowledge your request within 30-days and respond promptly to it. In exceptional circumstances, we reserve the right to deny you access to your personal data and may provide an explanation as required by applicable laws.

MANAGEMENT OF PERSONAL DATA

We train our employees who handle personal data to respect the confidentiality of customer data and the privacy of individuals. We regard breaches of your privacy very seriously and will impose appropriate penalties, including dismissal.

STORAGE AND RETENTION

Safeguarding the privacy of your personal data is important to us, whether you interact with us personally, by phone, by mail, over the internet or other electronic medium. We hold personal data in a combination of secure computer storage facilities and paper-based files and other records, and take steps to protect the personal data we hold from misuse, loss, unauthorised access, modification or disclosure.

We may need to maintain records containing personal data for a significant period of time, as long as it is necessary to fulfil the purpose for which it was collected, or as required or permitted by applicable laws. We shall cease to retain personal data, or remove the means by which the personal data can be associated with particular individuals, as soon as it is reasonable to assume that the purpose for which that personal data was collected is no longer being served by retention of the personal data and retention is no longer necessary for legal or business purposes. Destruction of records with personal data will be done in a secure manner.

ACCURACY

In order to ensure that your personal data is current, complete and accurate, please update us by contacting us in person at our office or by phone or through mail or e-mail.

We endeavour to ensure that the personal data we hold is accurate and up-to-date. We realise that certain data that we hold about individuals changes more frequently, for example residential address, phone number and email address, income, savings and net-worth, etc.

We can generally update your personal data over the telephone or at our discretion, will require relevant and reliable documents to verify the amendment(s) that you request.

SECURITY SAFEGUARDS

We have put in place effective security procedures and technical and organisational measures to safeguard your personal data. We will use all reasonable efforts to safeguard your personal data. However, you should be aware that the use of the Internet is not entirely secure and for this reason we cannot guarantee the security or integrity of any personal data which is transferred from you or to you via the Internet.

PREVAILING TERMS

In the event of inconsistency between the terms and conditions in our Margin Trading Customer Agreement and this Privacy Notice, the terms and conditions in our Margin Trading Customer Agreement shall prevail.

GOVERNING LAW

Note that as we are a Singapore registered company, this Privacy Notice has been drafted solely in accordance with the laws of Singapore. We do not represent or warrant that this Privacy Notice complies with the privacy laws of any other jurisdiction and accordingly, you shall not construe this Privacy Notice as such.

COOKIES ON IG SITES

WHAT IS A COOKIE AND HOW DO WE USE COOKIES?

A cookie is a small pieces of text stored on your computer or device when you visit a website or an app.

We use cookies on our websites or our apps to provide you with a more relevant and effective experience, including presenting web pages according to your needs or preferences. For further information about cookies and how we use cookies, please refer to our website

LINKS TO THIRD PARTY WEBSITES

Our websites or our apps may have links to external third party websites. Please note, however, that third party websites are not covered by this privacy notice and those sites are not subject to our privacy standards and procedures. Please check with each third party as to their privacy practices and procedures.

For more information about the cookies on this site, please visit our [managing your cookies page](#).

We are constantly striving to improve functionality on our website through technology changes. This may mean a change to the way in which personal data is collected or used. The impact of any technology changes which may affect your privacy will be notified in this Privacy Notice at the time of the change.

DISCLAIMER

This website may have links to external third party websites. Please note that third party websites are not covered by our Privacy Notice. You are advised to read the privacy statement of each website that you visit, which collects personal data.

ACCESS POLICY

- (1) This agreement will govern all dealings between IG ('we', 'us' and 'our' as appropriate) and the applicant customer ('you', 'your', 'yours' and 'yourself' as appropriate) during the application process. Once you open an account with us, your dealings with us will be governed by the applicable customer agreement for that account type.
- (2) In return for us granting you access to the Electronic Trading Services, you agree to the following terms.
- (3) For the purposes of this policy, '**Electronic Trading Services**' means any electronic services (together with any related software or application) accessible by whatever means we grant you access to or make available to you either directly or through a third party service provider.
- (4) You will take all reasonable steps to ensure that no computer viruses, worms, software bombs or similar items are introduced into any computer hardware, software, applications, equipment or network facilities you use to access our Electronic Trading Services.
- (5) We and our licensors (as the case may be) will retain the intellectual property in all elements of the software and such software and databases contained within the Electronic Trading Services and you will not in any circumstances, obtain title or interest in such elements.
- (6) With respect to any market data or other information that we or any third party service provider provide to you in connection with your use of the Electronic Trading Services, (a) we and any such provider are not responsible or liable if any such data or information is inaccurate or incomplete in any respect; (b) we and any such provider are not responsible or liable for any actions that you take or do not take based on such data or information; (c) you will use such data or information solely in compliance with the applicable regulations and this policy; (d) such data or information is proprietary to us and any such provider and you will not retransmit, redistribute, publish, disclose or display in whole or in part such data or information to third parties except as required by applicable regulations or as agreed by us; (e) you will use such data or information solely in compliance with the Applicable Regulations; and (f) we may at our absolute discretion remove your access to market data at any time.
- (7) No one other than a party to this policy, their successors and permitted assignees shall have any right to enforce any of its terms.
- (8) This policy and all our dealings with you are in all respects governed by Singapore law, and the courts of Singapore will have non-exclusive jurisdiction to settle any disputes that may arise in relation thereto. Nothing in this term will prevent us from bringing proceedings against you in any other jurisdiction.