

PRIVACY POLICY



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Last updated: 29/04/2025

WORLDWIDEBANNERS PTY LTD



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1. Introduction

This Privacy Policy outlines how **Worldwidebanners Pty Ltd** (“Worldwidebanners”, “we”, “our”, or “us”) collects, uses, holds, discloses, and protects your personal information.

Worldwidebanners operates as an **Authorised Representative** (Representative Number: [Rep. 1314512] of **Capital Guard Pty Ltd** (AFSL No. [AFSL No. 498434]), a holder of an Australian Financial Services Licence (AFSL) issued by the Australian Securities and Investments Commission (ASIC).

While acting under the licence of Capital Guard, Worldwidebanners is independently responsible for the management of this Website and for the collection and processing of your personal information for the purposes set out in this Privacy Policy.

This policy is governed by the **Privacy Act 1988 (Cth)**, the **Australian Privacy Principles (APPs)**, and other applicable privacy and data protection laws.

2. What is personal information?

“Personal information” is information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether recorded in a material form or not.

Examples include:

- Name
- Address
- Contact number
- Email address

“Sensitive information” is a special category of personal information and includes:



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- Racial or ethnic origin
- Political opinions
- Religious or philosophical beliefs
- Trade union or other professional membership
- Criminal record
- Health information

We do not generally collect sensitive information and only do so with your consent or as required by law.

3. The Kinds of Personal Information We Collect and Hold

The types of personal information we collect depend on our relationship with you and the services you interact with. We may collect and hold, among other types:

If you are a customer:

- Identity and contact details including your name, address, email address, and telephone number
- IP address, browser type, device data, geographic location, date/time of visits, referring URL, and activity logs on our Website or Trading Platform
- Payment-related information (excluding card numbers) and account transaction history
- Financial status (e.g., income, assets), profession, and employment information
- Communication records including letters, emails, chat messages, phone calls, and feedback Information regarding your preferences and behaviour patterns in relation to our services

If you are a job applicant:

- Name, contact information, CVs, employment history, qualifications, and references



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If you are a contractor, supplier or business contact:

- Name, contact details, company information and any personal details provided as part of the business relationship

If you are or become an employee, the handling of your personal information may be exempt from the APPs to the extent that it is directly related to your employment relationship with us.

4. How we collect Personal Information

We collect your personal information through:

- Direct interactions (e.g., when you access our Website or open an account)
- Communication with us via phone, email, live chat, or online forms
- Automated technologies, including cookies and analytics tools when you browse our Website or Trading Platform
- Third-party service providers who conduct verification, background checks, or provide services on our behalf

We may also collect personal information from publicly available sources and from our related bodies corporate, affiliates, and regulatory authorities.

5. Purpose of Collection, Use and Disclosure

We collect, hold, use, and disclose your personal information to:

- Provide services to you under our agreement
- Open and manage your trading account and verify your identity
- Fulfil our legal, regulatory and compliance obligations, including under the AML/CTF Act
- Process financial transactions including deposits and withdrawals
- Engage in client relationship management, including providing customer support
- Monitor activity for fraud, misconduct, and abuse prevention
- Comply with transaction surveillance and regulatory reporting
- Analyse your behaviour and usage for service improvements
- Send service updates, alerts, and communications related to your account



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- Conduct internal audits, risk analysis, and corporate governance reviews
- Respond to queries, disputes, or legal claims
- Carry out due diligence, credit checks, and financial suitability assessments
- Pursue mergers, acquisitions, or corporate restructuring (where applicable)

We may also use your information for purposes required or permitted by law, or for which you have provided consent.

6. Direct Marketing

We may use your personal information to send you marketing communications about our services, promotions, updates, and events that may be relevant to your interests.

Marketing communications may be delivered via:

- Email
- In-app notifications
- Platform messages
- SMS or other communication methods

We use an email management system that may insert tracking codes to monitor open rates, clicks, and delivery status. This allows us to:

- Ensure that you only receive information you've opted into
- Tailor content to your profile and preferences
- Maintain accurate contact details
- Assess the effectiveness of our marketing efforts

You can opt out of marketing communications at any time by clicking the “Unsubscribe” link in any email or contacting us directly



7. Consequences of not providing Personal Information

If you choose not to provide your personal information, we may not be able to:

- Open or maintain your account
- Provide you with access to our trading services
- Comply with legal and regulatory obligations
- Respond to your enquiries or feedback

You may still contact us anonymously or using a pseudonym, though we may be unable to fulfil your request without sufficient details.

8. Disclosure of Personal Information to Third Parties

We may disclose your personal information to:

- **Capital Guard Pty Ltd**, our principal licensee, where required for compliance oversight or to fulfil obligations under our Authorised Representative relationship
- **Third-party service providers** who perform services on our behalf, including:
 - IT hosting and infrastructure providers
 - Data storage and cloud computing vendors
 - KYC and identity verification vendors
 - Marketing and analytics providers
 - Banking, payment processors, and insurers
- **Legal, regulatory, and law enforcement bodies**, including:
 - ASIC, AUSTRAC, the ATO, or courts of law
 - Police, bailiffs, credit reporting bodies, and dispute resolution services
- **External consultants and advisors** such as any lawyers, external auditors or advisors, professional consultants, credit reference agencies, bailiffs, law enforcement agencies, as well as any courts, regulatory, governmental, administrative and/or other official bodies as agreed or may be required by law, where such disclosure is necessary to:



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- a. comply with any applicable law or regulation;
- b. enforce applicable terms and conditions or policies;
- c. protect the security or integrity of our Services; and
- d. protect our rights and interests;

● **Third parties in corporate transactions**, including mergers, acquisitions, or asset transfers, provided that such parties agree to protect your personal information in line with this Privacy Policy. We do not sell, rent, or lease your personal information to third parties for their independent marketing purposes.

If we disclose your information to any third parties located outside Australia, we will ensure appropriate safeguards are in place, including contractual obligations or data protection mechanisms consistent with the APPs.

9. Security of Personal Information

We put a lot of effort into, and apply the highest technical and organisational standards, ensuring that your personal information is secured and kept confidential. Any personal information that you provide to us is stored on secure servers, and is password protected with access being appropriately limited.

We use rigorous procedures to protect against loss, misuse, unauthorised access, alteration, disclosure, or destruction of your personal information.

We protect your personal information by maintaining physical, electronic, and procedural safeguards in compliance with the applicable laws and regulations.

These steps include:

- Secure physical and electronic storage
- Restricted access controls and multi-factor authentication
- Regular system monitoring and vulnerability assessments
- Staff training and confidentiality agreements



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- Encryption, firewalls, and intrusion detection software

Despite our best efforts, no method of transmission or storage is completely secure. If we experience a data breach involving your personal information, we will comply with our obligations under the **Notifiable Data Breaches Scheme**.

10. Access and Correction

You may request access to the personal information we hold about you at any time. If the information we hold is incorrect or outdated, you may request correction.

To make a request, please contact our Privacy Officer using the details below. We may need to verify your identity and may charge a reasonable fee for access (but not for making a request).

11. Complaints and Contact Information

If you have concerns about how we handle your personal information, you may lodge a complaint by contacting us. We will respond to all complaints in a timely and fair manner.

If you are not satisfied with our response, you may contact the **Office of the Australian Information Commissioner (OAIC)**:

Website: <https://www.oaic.gov.au>

Phone: 1300 363 992

Contact Us:

Privacy Officer

Worldwidebanners Pty Ltd

ACN: 682 642 735

ABN: 97 682 642 735

Authorised Representative No. 1314512

Email: info@worldwidebanners.com.au

Phone: +61 2 9059 7000

Website: <https://www.worldwidebanners.com.au/>



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Changes to this Privacy Policy

From time to time, it may be necessary for us to review and revise our Privacy Policy. We may notify you about changes to this Privacy Policy by posting the updated version on our Website. We encourage you to check our Website from time to time to ensure you are familiar with our latest Privacy Policy.