

Spec Capital Group Pty Ltd
Privacy Policy

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Privacy Policy

Spec Capital Group Pty Ltd
ABN 55 683 368 765 | AFSL 700136

1. Introduction

Spec Capital Group Pty Ltd (“Spec Capital”, “we”, “us”, or “our”) is committed to protecting the privacy and safeguarding the personal and financial information of our clients, prospective clients, and website visitors.

This Privacy Policy explains how we collect, use, store, disclose and protect your personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs).

By opening an account with Spec Capital or using our website, you acknowledge that your personal information will be collected, used, disclosed and handled as described in this Privacy Policy and in accordance with applicable law.

2. Collection of Personal Information

We collect personal information directly from you and, in some cases, from third parties or indirectly through your interactions with us. These third parties may include identity verification and screening providers, payment service providers, related entities, introducers, publicly available sources and other service providers where permitted by law.

2.1 Information You Provide Directly

Most personal information we collect is provided directly by you when you:

- Complete an account application
- Submit identification documents
- Communicate with us by email, phone or online forms
- Participate in promotions or marketing campaigns.

This information may include:

- Full name

- Residential and mailing address
- Telephone number
- Email address
- Date of birth
- Gender
- Occupation and employment details
- Financial information (including income, net worth and risk capital)
- Government-issued identification (e.g., passport, driver's licence)
- Tax identification number and tax residency information (where required)

We collect this information to:

- Verify your identity (KYC requirements)
- Comply with AML/CTF obligations
- Assess your eligibility for account classification
- Establish and maintain your trading account
- Provide services and support
- Communicate with you regarding your account

2.2 Information Collected Indirectly

We may automatically collect certain information when you use our website or trading platforms, including:

- Internet Protocol (IP) address
- Browser type and version
- Operating system
- Internet Service Provider (ISP)
- Device information
- Access times and date stamps
- Website usage data
- Transaction history

This information helps us:

- Improve system performance
- Enhance security
- Monitor suspicious activity
- Improve your user experience

2.3 Retention of Information

We retain personal information for as long as reasonably necessary to provide our services, manage our relationship with you and satisfy our legal and regulatory obligations. If you close your account, we may continue to retain your information for the period required by applicable laws, including AML/CTF and financial services record-keeping requirements.

Where personal information is no longer required to be retained, we will take reasonable steps to destroy or de-identify it, subject to applicable legal and regulatory requirements.

We may also contact you periodically regarding account reactivation or relevant services, unless you opt out of marketing communications.

3. Cookies and Tracking Technologies

We use cookies, web beacons, analytics tools and similar technologies (“Cookies”) to improve your browsing experience and better understand website usage.

Cookies allow us to:

- Recognise returning visitors
- Analyse website traffic and usage patterns
- Improve site functionality
- Maintain login sessions

Cookies do not contain account passwords or sensitive financial data.

You can control cookies through your browser settings. If you disable cookies, some website features may not function properly.

We may use third-party analytics and advertising providers. These providers may use cookies or similar technologies to collect information about website usage, devices and interactions with our website, subject to their applicable privacy practices.

4. Disclosure of Personal Information

We do not sell, lease or trade your personal information.

We may disclose your personal information in the following circumstances:

4.1 Service Providers

We may share information with trusted third-party service providers who assist us with:

- Account processing
- Payment processing
- Client support
- Data analysis
- IT infrastructure
- Marketing and communication services

These providers are required to keep your information confidential and use it only for authorised purposes.

4.2 Affiliates

We may share information with related entities where necessary to:

- Provide services you request
- Offer products relevant to your relationship with us

4.3 Legal and Regulatory Disclosure

We may disclose personal information where required or authorised by law, including to:

- Australian Securities and Investments Commission (ASIC)
- AUSTRAC
- Courts and tribunals
- Law enforcement agencies
- Credit reporting or debt collection agencies

We may also disclose information to protect our legal rights, property or safety.

4.4 Overseas Disclosure

Some of our related entities and third-party service providers may be located outside Australia or may store or process personal information outside Australia. As a result, your personal information may be disclosed to recipients in overseas jurisdictions.

Where we disclose personal information overseas, we take reasonable steps to ensure that the information is handled in accordance with applicable privacy requirements.

The countries in which overseas recipients are likely to be located may change depending on the service providers and arrangements we use from time to time. Further information regarding overseas disclosures may be obtained by contacting us.

4.5 Third-Party Websites

If you access third-party websites via links on our site, their privacy policies apply. We are not responsible for the privacy practices of external websites.

5. Data Security

We take reasonable steps to protect your personal information from misuse, interference and loss, and from unauthorised access, modification or disclosure.

These measures may include:

- Secure servers
- Encryption technology
- Secure Socket Layer (SSL) certificates
- Restricted employee access
- Internal data protection policies

You are responsible for keeping your account credentials (account number, User ID and password) secure. Do not share them with anyone.

While we take reasonable steps to protect your information, no system can guarantee absolute security.

6. Data Breaches

Spec Capital maintains procedures for responding to actual or suspected data breaches. Where a data breach is likely to result in serious harm and notification is required under applicable law, we will notify affected individuals and the Office of the Australian Information Commissioner as required.

7. Marketing and Opt-Out

We may use your personal information to inform you about new products, services and promotions that may be relevant to you.

You may opt out of marketing communications at any time by contacting us or using the unsubscribe option in our communications. Opting out of marketing communications will not prevent us from sending you important service, regulatory, security or account-related communications.

8. Changes to this Privacy Policy

We may update this Privacy Policy from time to time to reflect changes to our practices, legal or regulatory requirements or other relevant circumstances. The latest version will be published on our website. Where appropriate, we may notify you of material changes.

9. Access and Correction

You may request access to the personal information we hold about you or request correction of information that you believe is inaccurate, out of date, incomplete, irrelevant or misleading.

Requests should be made in writing using the contact details below. We will respond within a reasonable period and may need to verify your identity before processing your request. In some circumstances, we may be permitted by law to refuse access or correction. Where applicable, we will provide reasons for the refusal.

10. Complaints

If you believe we have breached the Privacy Act or mishandled your personal information, you may lodge a complaint with us.

We will investigate your complaint and respond within a reasonable timeframe. If you are not satisfied with our response, you may contact:

Office of the Australian Information Commissioner (OAIC)

Website: www.oaic.gov.au

Phone: 1300 363 992

Postal: GPO Box 5218, Sydney NSW 2001

11. Contact Details

For any privacy-related enquiries, please contact:

Spec Capital Group Pty Ltd

21/26a Lime Street, Sydney NSW 2000, Australia

Phone: 0452 175 222

Email: info@speccapitalgroup.com

Website: www.speccapitalgroup.com