

RS Universal Trading Pty Ltd (RSUT) Online Privacy

RSUT has established this Privacy Policy to explain how it protects and manages the personal information that it collects from you (the customer) online.

1. Consent for Collection, Use and Disclosure

Your use of the RSUT site and/or your registration for RSUT products and services constitute your consent to the terms of this Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not use the RSUT site.

RSUT may occasionally update this Privacy Policy. When it does, RSUT will also revise the “last update” date at the top of this Privacy Policy. In addition, RSUT will seek a customer’s prior consent, by email, for any new uses or proposed disclosures of information collected from the customer prior to the change. RSUT will notify customers by email of changes to this policy that will affect information collected from them in the future. In certain circumstances, however, RSUT will not inform and obtain the consent of the customer, such as in connection with an investigation of a breach of an agreement, contravention of laws, an emergency where the life, health or security of an individual is threatened, the collection of a debt or in compliance with the request of a law enforcement agency or a court order.

A customer may withdraw his or her consent for collection, use and disclosure at any time by sending an email to unsubscribe@onlinetradingcf.com. Please note that, if you do, RSUT may suspend its provision of products and services to you. When you unsubscribe, if you fall within the guarantee period for any RSUT product and you request a refund, the guarantee will be honored.

2. Accountability

RSUT collects, at the time of your registration and your sign-on to its web site, certain “personal information” (information that personally identifies you) including but not limited to your name, email address, home or work address, telephone number, and information about your computer hardware and software (e.g., IP address, operating system, browser type, domain name, URL, access times, and referring web site addresses).

RSUT has implemented this Privacy Policy to protect personal information received from its customers, and to respond to any inquiries. The Privacy Policy also provides that RSUT will use appropriate contractual means to establish a comparable level of protection for personal information which is sent for processing by third parties on RSUT’s behalf.

3. Purposes for Collecting Personal Information

RSUT collects and uses personal information for the following Identified Purposes:

- (a) to understand customer needs regarding RSUT’s services;

- (b) to develop and provide our web site and our products and services for our customers;
- (c) to fulfill your requests for products, services or information;
- (d) to communicate with customers and site visitors, when necessary, and to inform customers of upgrades, as well as of other products and services available from RSUT, its affiliates and third parties;
- (e) to allow customers to access limited-entry areas of RSUT's site;
- (f) to personalize some of our services and products for you and to deliver targeted advertisements and offers from RSUT and third parties;
- (g) to bill accounts and maintain payment records;
- (h) to comply with any applicable law, regulation, legal process or government request;
- (i) to respond to a legitimate claim, or to address our reasonable belief, that you are violating the rights of any third party or any of the agreements or policies that govern your use of the RSUT site or any RSUT product or service;
- (j) to protect the services, products or rights of RSUT, including but not limited to the security or integrity of the RSUT site; and
- (k) to identify and resolve technical problems concerning RSUT's site, products and services.

RSUT also uses personal information in an aggregate form (i.e., not individually attributable to you) for its business analysis, operational, marketing and other promotional purposes.

If we hire other companies to provide some products or services on our behalf, then we will only provide those companies the personal information they need for the Identified Purposes, and we

will limit their rights to use and further disclose your personal information as appropriate in the course of their work for us.

4. Limiting the Collection of Personal Information

RSUT limits its collection of personal information to only that information which is necessary for the Identified Purposes. RSUT does not direct its site to, nor does it knowingly collect any personal information from children under the age of thirteen.

When you visit the RSUT web site, a cookie may be placed on your computer or the cookie may be read if you have visited the RSUT site previously. RSUT uses cookies to allow RSUT to determine which products and services you have already purchased so that RSUT does not provide redundant information to you, and, if you are an RSUT affiliate, to track RSUT sales made to customers referred by you so that you can receive compensation under our affiliate program. If you choose to not have your browser accept cookies from the RSUT web site, you may not be able to view all the text on the screens, or to experience a personalised visit, or to subscribe to certain service and product offerings on the RSUT site.

5. Disclosure, Processing and Retention

RSUT does not sell, rent or disclose your personal information to anyone else, except:

- (a) to someone you have designated to act as your agent, for one or more of the Identified Purposes (listed in Section 2, above);
- (b) to RSUT's employees, independent contractors, subsidiaries, affiliates, consultants, business associates, service providers, suppliers and agents, acting on RSUT's behalf for any of the Identified Purposes;
- (c) as necessary if RSUT has reason to believe that disclosure is necessary to identify, contact or bring legal action against someone who may be causing injury to or interference (either intentionally or unintentionally) with RSUT's rights or property, other users of RSUT's web site, products or services, or anyone else that could be harmed by such activities; and
- (d) to respond to judicial process and provide information to law enforcement agencies or in connection with an investigation on matters related to public safety, as permitted by law, or otherwise as required by law.

In addition, as we continue to develop our business, we or our affiliates may sell or buy other businesses or entities, or we may merge with another company. In such transactions, personal information may be one of the transferred business assets. Also, in the event that RSUT or substantially all of its assets are acquired, your personal information may be one of the transferred assets.

Your information may be stored and processed in Australia, or in any other country in which RSUT or its affiliates, subsidiaries or agents maintain facilities. By using this web site, you consent to any such transfer of information outside of your country.

After your account becomes inactive (that is, if you request to be removed from our database), RSUT will keep your personal information in its archives. Your information will then be used only as necessary for tax reasons or to prove RSUT's compliance with any applicable law.

6. Accuracy of Personal Information

RSUT will use reasonable efforts to keep customer personal information accurate for the Identified Purposes, and for minimizing the possibility of making inappropriate customer decisions based on such information. Customers are responsible for informing RSUT about changes to their personal information. You can do this by calling 61 3 9764 3986 or sending an email to our privacy department. RSUT will use new or updated personal information it receives from customers to update its own records.

7. Security Safeguards

RSUT will use reasonable efforts to protect customers' personal information.

8. Access to Personal Information

RSUT will afford you a reasonable opportunity to review the personal information in your file, if you so request by calling 613-9764-3986, writing to:

RS Universal Trading Pty Ltd
8 Clausen Drive Rowville Victoria Australia 3178

... or upon request to the Privacy Officer.

If RSUT is not able to provide access to some aspect of a customer's personal information, it will provide reasons for denying access such as; that by doing so would likely reveal personal information about a third party, or that it is confidential commercial information or attorney-client privileged communications, or that the information relates to a breach of an agreement or a contravention of law, or that its disclosure could reasonably be expected to threaten the life or security of another individual.

Customers have the right to request that inaccurate or incomplete information be amended as appropriate, by contacting RSUT or the Privacy Officer as described above. RSUT will promptly correct such personal information.