



Data Protection Policy

Tera Europe Limited

This statement outlines the Groups policy on how it manages the personal information it holds about its customers, shareholders and others. It applies to all companies in the Tera Menkul Group.

Customers are advised that information may be held securely within various organisations in the Group to enable Tera to carry out its contractual obligations to its clients.

The Company is bound by the data protection principles as contained in the Data Protection Act 1998. These principles are applied throughout the Group.

This Policy is regularly reviewed and may be amended to reflect changes in legislation and its operations and procedures.

Why We Collect Personal Information

Information is collected from our customers to ensure the Group can effectively meet its customer's service requirements and to comply with the various legislation in the territories in which the Group operates.

The Information we ask for

The Group obtains personal information which may include (but is not limited to) name, address, date of birth, nationality, contact details, income and employment details.

Information is mainly obtained directly from customers through the account application and opening forms, and from our requirement to maintain accurate records of the information provided in the course of our ongoing customer service, information deemed necessary may be obtained from other sources.

We may ask for additional information from time to time to enable us improve the services and products we offer to our customers.

If you choose not to provide the information we require to enable us to fulfil our regulatory and statutory obligations to open your account this may result in us not being able you provide the services you require and may result in our declining to open your account.

How we use the Information and who we may disclose it to:

Unless we inform you otherwise, the personal information we hold is used for establishing and managing your account, reviewing your ongoing requirements, which will include enhancing the products and services we offer to you.

This means that the information we hold may be disclosed to:

- Other companies within the Tera Group
- Service providers and advisers who have been contracted to provide the group with administrative, financial, insurance and other services.

- Introducing brokers with whom we have a mutual relationship (any of whom may be within or outside the European Economic Area)
- Credit providers, courts, tribunals and regulatory authorities as agreed or authorised by law
- Anyone authorised by an individual, as specified by that individual or the contract

Generally, we require that organisations outside the Tera Group of companies, who handle or obtain personal information as service providers acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the data protection principles and this policy. Third party providers may keep a record of any searches performed on our behalf and may use the search details to assist other companies in performing their searches. Please note that third party providers are not subject to our privacy standards and procedures.

Management of personal information

We have appointed a Privacy Officer in accordance with the requirements of the Privacy Act to ensure that our management of personal information is in compliance with the Act.

Storage of Personal Information

Personal information is held in a combination of secure computer storage facilities, paper-based files and other records. We have implemented procedures to protect the personal information we hold from misuse, loss, unauthorised access, modification or disclosure.

Records may need to be held for a significant period of time, when we consider that the information is no longer needed, we may remove any details that may identify you or we will securely destroy the records.

Accuracy of information

We may contact you from time to time to ensure that the information we hold is accurate and up to date.

Your right to check what personal information about you is held by us

Under the Data Protection Act, you have the right to obtain a copy of any personal information which we hold about you and to advise us of any perceived inaccuracy. Some exceptions to this are set out in the Act.

To make a request, please verify your identity in writing and specify what information you require. A fee of £10 may be payable. We will acknowledge your request and respond to it within 40 days of receiving any applicable fee and any reasonably information we require to process your request.

Complaints

If you consider that any action by Tera breaches this privacy policy statement or the data protection principles or otherwise doesn't respect your privacy, you can make a complaint, which will be acted upon promptly.

To make a complaint please email at compliance@terafx.co.uk

Contact us

If you want to:

- Make a general enquiry about Tera's privacy policy
- Change your personal information
- Access your personal information

Email us at customerservices@terafx.co.uk

Write to us at

Tera Europe
125 Old Broad Street
London
EC2N 1AR
UK