

Portfolio Services Client Agreement

Terms And Conditions

1. Definitions & interpretation

1.1 In this Agreement:

“Approved Broker” means a broker approved by Ausiex for the purpose of the operation of the Portfolio Service for Clients;

“ASX” means Australian Securities Exchange Limited ABN 98 008 624 691;

“Ausiex” means Australian Investment Exchange Limited ABN 71 076 515 930 and, where applicable, its officers, employees and agents;

“Business Day” means Monday to Friday inclusive, except New Year’s Day, Good Friday, Easter Monday, Christmas Day, Boxing Day, and any other day that ASX declares is not a business day;

“Cash Account” means the cash account opened by the Client with an appropriate cash management provider. Available cash management providers are notified to the Client’s Investment Adviser by Ausiex from time to time;

“CHES Sponsorship Agreement” means a CHES Sponsorship Agreement entered into by the Client with the Sponsoring Broker;

“Client” means the person or persons whose application for a Portfolio Services Account has been accepted by Ausiex and any authorised agent of the Client that Ausiex accepts as the Client’s agent;

“Client’s Obligation” means the obligations of the Client under this Agreement or imposed on the Client by law in relation to the Client’s Investments;

“Client’s Investments” means the Client’s Cash Account, the securities in the Investment Account as notified by the Client to Ausiex from time to time, the Client’s other securities, unless Ausiex determines otherwise under clause 5.1, and any other assets Ausiex determines under clause 5.1;

“Fee Schedule” means the schedule attached to and forming part of this Agreement listing the Fees as may be amended from time to time;

“Fees” means the administration fees, establishment fees and any other fees charged by Ausiex (“Ausiex Fees”) and advice fees, management fees and service fees charged to the Client by the Sponsoring Broker in connection with the Portfolio Services together with any applicable GST (“Adviser Fees”).

The Fees do not include the fees charged by the cash management provider in connection with the Cash Account, or the fees charged by the Sponsoring Broker or any Approved Broker in connection with the Client’s Investment Account;

“GST” means the goods and services tax levied under the New Tax System (Goods and Services Tax) Act 1999 or any similar value added tax;

“Household” means related Accounts which have been linked as set out in clause 8;

“Investment Account” means a securities trading account established by the Client with the Sponsoring Broker;

“Investment Adviser” means a representative of the Sponsoring Broker with authority to give instructions to Ausiex on the Client’s behalf;

“Portfolio Services” is the portfolio administration service provided by Ausiex under this Agreement;

“Portfolio Services Account” means any account through which the Client’s Investments are administered by Ausiex under the Portfolio Services and which is governed by the Terms and Conditions outlined in this Agreement;

“Proscribed Person” means a person who appears to Ausiex either (a) to be a proscribed person or entity under the Charter of the United Nations Act 1945 (Cth); (b) in breach of the laws of any jurisdiction relating to money laundering or counter-terrorism; (c) to appear in a list of persons with whom dealings are proscribed by the government or regulatory authority of any jurisdiction; or (d) act on behalf, or for the benefit of, a person listed in subclauses (a) to (c);

“Services” means the services referred to in clause 2; and

“Sponsoring Broker” means the broker so nominated in the “Investment Adviser Details” section of the booklet of which this Agreement forms part or any Approved Broker that may replace that broker from time to time.

1.2 In this Agreement, where the singular is used it shall include the plural, and vice versa.

1.3 The headings used in this Agreement are for convenience of reference only and shall not in any way affect the interpretation of this Agreement.

1.4 In this Agreement, “including” and “includes” are not words of limitation.

2. ROLE OF AUSIEX AND SERVICES TO BE PROVIDED

2.1 Subject to Ausiex receiving the information it requires and on time from the Sponsoring Broker and third party data sources selected by Ausiex, Ausiex will perform the following portfolio administration services for the Client in respect of the Client’s Investments based on the information obtained by Ausiex from the Sponsoring Broker and those third party data sources:

- a) at a minimum, quarterly reports in relation to the Client’s Investments including:
 1. a market value report;
 2. a transactions summary report;
 3. an income and expense report; and
 4. a sales summary report, in those forms and containing that information as Ausiex may from time to time reasonably determine;
- b) processing of dividends to Client’s Cash Account;
- c) annual taxation reporting in relation to the Client’s Portfolio Services Account; and
- d) mail administration in relation to the Client’s Portfolio Services Account.

2.2 The Services may also include other services as notified to the Client by Ausiex from time to time.

3. THE CLIENT’S COMMITMENT

3.1 The Client must for the duration of this Agreement:

- a) pay the Fees in full in accordance with the current Schedule from its Cash Account, on their due dates for payment without any deduction, set off or counterclaim;

- b) maintain one or multiple (in the case of a Household) Cash Account/s with a minimum of \$1,000 in each Cash Account at all times;
 - c) maintain an Investment Account;
 - d) be party to a CHES Sponsorship Agreement;
 - e) provide to Ausiex full disclosure that is correct and is not misleading, of all information required by Ausiex in order to provide the Service; and
 - f) notify Ausiex in writing within 2 Business Days of any change from time to time in any information provided by the Client to Ausiex in the Client's application form or in connection with the Services.
- 3.2 The Client represents to Ausiex that it is, and at all times during its dealings with Ausiex will be, in a position to meet all its obligations arising out of its dealings with Ausiex or business conducted by Ausiex on the Client's behalf and that, where the Client is an individual that the Client is over the age of 18 years.
- 3.3 The Client will promptly advise Ausiex of any material change in the Client's circumstances which might affect the Client's ability to meet its obligations under this Agreement, Ausiex's performance of the Services or necessitate changes in the investment holdings and operation of the Portfolio Services Account or Portfolio Services.
- 3.4 The Client must, to establish the service, and if required by Ausiex from time to time, fully complete, sign and provide all the required establishment paperwork to the satisfaction of Ausiex, including an Asset Schedule outlining all the Client's Investments to be loaded on to the Portfolio Services Account and proof of identification.
- 3.5 The Client undertakes to provide Ausiex with information and documents which it may reasonably require for it to comply with any applicable laws relating to sanctions, anti-money laundering or counter-terrorism financing, including (without limitation) laws imposing "know your customer" or other identification requirements.
- 4. AUTHORITIES**
- 4.1 The Client irrevocably authorises Ausiex to effect transactions on the Portfolio Services Account in accordance with the Client's instructions, including drawing on the Client's Cash Account for the settlement of transactions, corporate actions and the payment of Fees.
- 4.2 The Client authorises Ausiex to appoint an agent or subcontractor as required to provide all or any part of the Portfolio Services.
- 4.3 The Client acknowledges and consents to the fact that Ausiex may record telephone conversations between the Client and Ausiex, with or without an automatic tone warning device.
- 4.4 The Client authorises Ausiex to change the address for notices in relation to the Client's Investments to c/- Ausiex, PO Box 8555, Perth BC WA 6849 or to such other address as Ausiex may from time to time require for the purposes of mail administration.
- 4.5 The Client authorises Ausiex to change the Client's banking instructions to enable dividend and distribution income from the Client's Investments to be banked to the Cash Account, either by cheque or direct credit, or to be re-invested pursuant to any Dividend Reinvestment Plan election.
- 4.6 The Client acknowledges and agrees that Ausiex's access to the Cash Account cannot be suspended or revoked by the Client without the Client first providing Ausiex with notice to terminate the Client's participation in the Portfolio Services in accordance with clause 9.4 and only following the completion and execution of a Portfolio Services Account Closure Form to the satisfaction of Ausiex. Until the Portfolio Services Account Closure Form is processed by Ausiex and all outstanding obligations have been duly discharged, this Agreement remains in force.

5. RESTRICTIONS

- 5.1 Ausiex will only provide the Services to the Client in relation to assets or classes or types of assets (including money) as Ausiex determines from time to time (either generally or in relation to a particular Client).

6. FEES

- 6.1 The Client will pay Ausiex for the Services on the basis of the Ausiex Fees (see clause 1.1 "Fees"). Adviser Fees (see clause 1.1 "Fees") are collected by Ausiex as agent for the Sponsoring Broker as an administrative service only. Ausiex or the Sponsoring Broker may from time to time amend their respective Fees and the Fee Schedule after giving notice to the Client in accordance with clause 9.2.

7. FAILURE TO PAY MONEY OWING

- 7.1 Ausiex may, without notifying the Client, appropriate and apply any payments received by Ausiex on the Client's behalf, in reduction of any money the Client owes Ausiex under this Agreement.
- 7.2 Ausiex may levy additional charges for Clients who do not pay the Fees and Clients who fail to have sufficient funds in their Cash Account to pay the Fees as and when they fall due, to cover Ausiex's administration costs as a result of that failure to pay. Ausiex may charge:
- a) the Client a dishonour fee of \$22.00 in relation to any Fee that the Client fails to pay on the due date; and
 - b) in addition, interest on that Fee from the due date until the Client has paid the full amount of the Fee. Interest will be charged at the Commonwealth Bank Overdraft Interest Rate plus 3%, calculated on the daily overdue balance. The Client must pay any interest to Ausiex on demand.

8. HOUSEHOLDED ACCOUNTS

- 8.1 Ausiex may allow related Portfolio Services Account/s to be linked to form a Household. The Fees for a Household will be calculated and levied in accordance with the Fee Schedule based on the total household value.

9. VARIATION & ENDING THE AGREEMENT

- 9.1 Subject to clause 9.3, Ausiex may vary these terms and conditions to:
- a) add, change or remove any concessions or benefits;
 - b) adopt or implement any legal requirement, decision, recommendation, regulatory guidance or standard of any court, tribunal, or ombudsman service regulator;
 - c) accommodate changes in the needs or requirements of our clients, such as new product features or services;
 - d) correct errors, inconsistencies, inadvertent omissions, inaccuracies or ambiguities;
 - e) bring us into line with our competitors, industry or market practice or best practice in Australia or overseas;
 - f) or reflect changes in technology or our processes including our computer systems.

Each of the changes in paragraphs (a) to (f) is a separate right and this clause is to be read as if such change was a separately expressed right.

Without limiting our rights under paragraphs (a) to (f), we may from time to time vary any of the terms and conditions for reasons other than the ones mentioned above (e.g. due to unforeseen events).

- 9.2 If Ausiex varies these terms and conditions Ausiex will give not less than seven (7) days notice to you at the postal or electronic address last notified to Ausiex by you, or via our website.
- Also Ausiex may use its IVR facility to notify you of amendment(s), and provide information about where you can access full details of the amendment(s).
- 9.3 However, Ausiex does not need to give the Client

advance notice where any variation of the terms and conditions is required to comply with a prescribed requirement or is necessitated by an immediate need to restore or maintain the security of the system or individual accounts.

- 9.4 Ausiex may terminate the Client's participation in the Portfolio Services and close the Client's Portfolio Services Account if the Client breaches or in Ausiex's reasonable opinion is likely to breach, these terms and conditions or any terms and conditions applicable to any service or product that is part of or incidental to the Client's participation in the Portfolio Services or for any other reason Ausiex may determine, by giving not less than 7 Business Days notice in writing to the Client.
- 9.5 Subject to all outstanding obligations under these terms and conditions being duly discharged, the Client may terminate its participation in the Portfolio Services by giving not less than thirty (30) Business Days notice to Ausiex by sending to Ausiex the appropriate Portfolio Services Account Closure Form completed to the satisfaction of Ausiex. The Client must pay all Fees up to and including the date on which Ausiex closes the Client's Portfolio Services Account(s).
- 9.6 Ausiex may serve any notice or other communication, including any request, demand, consent or approval ("notice") on the Client by post, e-mail or facsimile transmission to any address or facsimile number that the Client may from time to time provide to Ausiex or to the Client's address or facsimile number last known to Ausiex. Any notice given by Ausiex shall be deemed to have been received on the Business Day following the transmission or posting of the notice or demand, notwithstanding that the Client may fail to actually receive that notice.
- 9.7 The termination of the appointment of Ausiex or of this Agreement (whether by Ausiex's own actions or the actions of the Client) shall be without prejudice to the accrued rights or remedies of either party.
- 10. GENERAL**
- 10.1 The Client, if a corporation, represents that it has the power and capacity to enter into this Agreement and to effect the transactions contemplated by it and that the execution and delivery of this Agreement have been duly authorised. If the Client is a trustee with responsibility for trust assets, the Client represents that execution and delivery of this Agreement is permitted by the instrument constituting the trust and the laws applicable to it and that it is and will be fully entitled to be indemnified from those trust assets in complying with the Client's Obligations.
- 10.2 The Client acknowledges that:
- a) Ausiex has relied on and will rely on any information provided by the Client and Ausiex is not obliged to confirm the validity of any information provided to it in respect of the Client's Investments; and
 - b) if Ausiex relies on third parties to supply information to it regarding the Client's Investments Ausiex will not be liable for any errors or omissions in any report issued as part of the Services or any failure to perform the Services, to the extent that the error or omission is caused by an act or omission by the third party.
- 10.3 The Client acknowledges that nothing in this Agreement, or in any other communication, written or oral, made to the Client by or on behalf of Ausiex in connection with the Portfolio Services is intended to be, nor should any such communication be relied on as, legal, tax or financial product advice to the Client. The Client should consult his or her own adviser with respect to the Client's particular financial circumstances, needs and objectives. The Client further acknowledges and agrees that Ausiex does not and will not, as part of this Agreement, provide any form of investment advice.

- 10.4 The Client acknowledges that using the Service may have taxation implications. Nothing in this Agreement, or in any other communication, written or oral, made to the Client by or on behalf of Ausiex of the Sponsoring Broker in connection with the Portfolio Services is intended to be, nor should any such communication be relied on as tax advice to the Client, The Client should consult his or her own adviser with respect to the Client's particular taxation circumstances. Further, neither Ausiex nor the Sponsoring Broker make any representation or warranty as to how the information provided as consequence of using the Service, should be used by you for preparing your income tax return or for any other taxation purpose.
- 10.5
- a) The Client must not provide any information in respect of the Client's Investments (including email addresses or bank account details) to any third party that may cause correspondence in respect of the Client's Investments to be diverted away from Ausiex.
 - b) Ausiex will not be liable to the Client and will not be obliged to provide any Services to the Client where the Client fails to comply with clause 10.5(a).
- 10.6 Subject to clause 10.4, Ausiex is not obliged to forward to the Client or act in relation to any reports, forms of proxy, notices of meetings or other material, letters, notices or announcements received by it relating to the Client's Investments.
- 10.7 Ausiex is not obliged to forward to the Client original or copies of dividend notices, tax statements or other statements received by it relating to the Client's Investments. Ausiex may provide a summary of any information contained in any such notice or statement, as Ausiex considers material, in the reports outlined in clause 2.1(a).
- 10.8 Subject to clause 4, Ausiex must use its reasonable endeavours to keep confidential any information provided to it by the Client. Ausiex may rely on any information provided by the Client in connection with the Services unless and until Ausiex receives written notice of any change from the Client in accordance with clause 3.1(f).
- 10.9 Ausiex may cause the Client's Investments to be valued at any time. It may determine valuation methods and policies and change them from time to time.
- 10.10 If more than one person constitutes the Client then they are each jointly and severally liable in respect of the Client's Obligations. Ausiex may act on the instructions of any one of those persons without the necessity to refer to or notify any other of those persons in connection with those instructions.
- 10.11 Ausiex may decline to accept or comply with instructions at any time and will provide reasons for its decision if reasons are requested by the Client.
- 10.12 The Client acknowledges that Ausiex has the right to request the Client's Tax File Number for the purposes of carrying out responsibilities under the tax law in relation to the Portfolio Services and the Client must supply it if Ausiex so requests it. Ausiex will not be liable if any corporations, share registries and suppliers do not act on the Tax File Number instructions from Ausiex. If the Client does not provide the Tax File Number to Ausiex, taxation at the highest marginal rate may be deducted from the payments due to the Client and remitted to the Australian Taxation Office by share registries and other suppliers.
- 10.13 Where the Client's Tax File Number has previously been provided to Ausiex by the Client, Ausiex may use the Client's Tax File Number in relation to the Portfolio Services unless the Client specifies otherwise by marking the box included in the signatory clause at the end of this Agreement.

10.14 Where the Client opens other Portfolio Services Accounts, the Client will be bound by the Terms and Conditions for the Portfolio Services that apply at the time of opening those Portfolio Services Accounts.

10.15 Ausiex is required to maintain a trust account to hold funds on your behalf that are used for your Portfolio Services Account. Ausiex will retain any interest that may be earned on this account.

11. REFUSAL OF SERVICE

11.1 Despite any other right under this Agreement, in the event that the Client or an authorised representative or agent of the Client appears to be a Proscribed Person, then Ausiex may immediately:

- a) Refuse to process or complete any transaction or dealing of the Client;
- b) Suspend the provision of a product or service to the Client;
- c) Refuse to allow or to facilitate any Client assets held by Ausiex to be used or dealt with;
- d) Refuse to make any asset available to the Client or to any other proscribed person or entity; or
- e) Terminate this Agreement with the Client;

Ausiex will be under no liability to the Client if it does any or all of these things. Ausiex's rights under this clause are in addition to all other rights it may have.

11.2 If Ausiex exercises its rights under this clause the Client must pay Ausiex any damages, losses, costs or expenses that Ausiex incurs in relation to any action taken under this clause, including without limitation, any Fees, charges, brokerage, administrative costs and/or costs of sale or purchase of any transaction or deal put in place for the purposes of Ausiex meeting its obligations under this Agreement.

12. INDEMNITIES

12.1 The Client agrees to pay the Fees and all charges including all dishonour fees, brokerage, taxes and GST incurred by Ausiex in respect of the Services. The Client must indemnify and keep Ausiex indemnified against any GST (including any penalties or interest applied) which is paid or payable by Ausiex in providing any taxable supplies to the Client. Where the Client fails to make good in respect of its obligations in relation to the Services, the Client will indemnify Ausiex for all losses, costs, charges and expenses paid, suffered or incurred by Ausiex as a result.

12.2 The Client indemnifies Ausiex against any actions, claims, demands, proceedings, costs, damages, expenses, liabilities and losses (including legal costs on a solicitor and client basis) paid, suffered or incurred by Ausiex directly or indirectly as a result of or in any way connected with Ausiex undertaking the Client's instructions or otherwise in providing the Services, or for any failure by the Client to duly and punctually comply with any of the Client's Obligations.

12.3 The indemnities contained in clause 12 and the limitations in clause 13, remain in full force and effect notwithstanding the revocation or termination of the Client's participation in the Portfolio Services and/or of this Agreement.

13. LIMITATION OF LIABILITY

13.1 If the Client is a consumer, as defined in consumer protection laws, Ausiex's service comes with a non-excludable warranty under those laws that it will be carried out with due care and skill, and be reasonably fit for the purpose. If Ausiex breaches any of those warranties the Client may be entitled to compensation. If the Client is not a consumer as defined in consumer protection laws, Ausiex's liability if it is negligent or breaches its obligations in performing the Services, is limited to the amount of Fees received from the Client over the period of 2 years prior to the date on which that negligence or breach first occurs. When the Client is a consumer under consumer protection laws Ausiex's liability is limited to the amount of Fees

received from the Client over the period of 2 years prior to the date on which that negligence or breach first occurs but only to the extent permitted by those laws.

13.2 To the extent permitted by law, the Client agrees that to the extent that any loss or damage suffered by it is wholly or partially attributable to fault, omission, negligence, or lack of care on the Client's part, the Investment Adviser's part, the Sponsoring Broker's or Approved Broker's part or on the part of any person for whom the Client is responsible, Ausiex has no liability (in tort, contract or otherwise) for such loss or damage.

13.3 Ausiex does not guarantee or warrant the investment performance of the Portfolio Services Account or any securities the subject of it, or any other of the Client's Investments. Ausiex will act on the Portfolio Services Account in good faith but, subject to doing so, will not be liable for any loss sustained in the operation of the Portfolio Services Account, for any failure to obtain investment gains or for any failure to allocate to the Client any specific investment opportunity.

13.4 While Ausiex and the Sponsoring Broker will use reasonable endeavours to reconcile all transaction notified or otherwise know to them in relation to your use of the Service, you acknowledge that neither of Ausiex nor the Sponsoring Broker can guarantee the accuracy of information or reports provided to you about your Portfolio Services Account. You further acknowledge that reports provided to you as part of the Service will not necessarily provide a complete reconciliation of transactions in respect of your Portfolio Services Account.

13.5 Ausiex may use third parties to provide it information in respect of corporate actions and dividends. Neither Ausiex nor the sponsoring Broker makes any warranty with respect to the accuracy or currency of information provided by such third parties.

13.6 The Service may be subject to outages, delays or interruptions in availability, including but not limited to hardware, software and telecommunications errors and outages.

You acknowledge that neither of Ausiex nor the Sponsoring Broker will be liable for costs or losses which arise as consequence of such outages, delays or interruptions.

14. ASSIGNMENT

14.1 The Client's rights and obligations under this Agreement and otherwise in respect of its participation in the Portfolio Services must not be assigned (whether at law, in equity or otherwise) or made the subject of any encumbrance, trust or fiduciary obligation without Ausiex's prior written consent, which consent Ausiex may give or withhold, or give subject to any conditions as Ausiex may determine, in Ausiex's absolute discretion.

15. COMPLAINTS OR SUGGESTIONS

Ausiex values your business and is continually improving service to clients. If you have any thoughts or suggestions on how our services can be improved, or if you want to compliment us on any part of the Ausiex service please contact your Investment Adviser or write to: to Chief Operating Officer – Ausiex, PO Box 8555, Perth BC WA 6849. Should any complaint or dispute arise, you should take the following steps:

- Raise the issue with your Investment Adviser.
- If your complaint is not satisfactorily resolved, please direct any queries to: The Complaints Manager, PO Box 8555, Perth BC WA 6849. A response will be prepared in consultation with your Investment Adviser to ensure all matters raised are investigated and responded to fully. The aim will be to respond to you within 14 days.

If, after giving the opportunity to resolve your complaint, you feel we have not resolved it satisfactorily, you may lodge a written complaint with the Australian Financial Complaints Authority (AFCA).

For further information please contact AFCA at:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

The Australian Securities and Investments Commission also has a freecall Infoline on 1300 300 630, which you may use to make a complaint and obtain information about your rights.

16. GOVERNING LAW

16.1 The laws of Victoria govern this Agreement and the Client irrevocably submits to the exclusive jurisdiction of the courts of Victoria and any courts of appeal from those courts.

17. SEVERANCE

17.1 If any part of any of these terms and conditions is found to be void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it so), the remaining parts of these terms and conditions will continue to apply as if the void or unenforceable part had never existed.

Sometimes it may be necessary to send your information overseas – for example, where we outsource functions overseas, where we need to complete a transaction on your behalf or where this is required by laws and regulations in Australia or in another country. See the Privacy Policy for more information.

OUR PRIVACY POLICY

Our Privacy Policy is available on the website and should be read in conjunction with the above. It contains further details about our information collection and handling practices including information about:

- other ways and reasons we may collect, use or exchange your information;
- how you may access and seek correction of the information; and
- how to make a complaint about a breach of your privacy rights, and our complaint handling procedures.
- We encourage you to check our website regularly for any updates to the Policy.

HOW TO CONTACT US

For privacy-related enquiries, please contact us on the details provided in the header of this document. We aim to resolve your query or complaint at your first point of contact with us, however if you have tried to resolve your complaint and are not satisfied with the outcome, you may contact our Customer Relations team directly by calling 1800 805 605, or write to Customer Relations, Reply Paid 41, Sydney NSW 2001.

Customer Information and Privacy

WHAT INFORMATION WE COLLECT

In this clause 'you' includes our customer and any person who holds office in an entity which is a customer. We collect information about you (such as your name, address and contact details), and information about your interactions with us, such as activity on your account. We may also collect publicly available information about you.

WHY WE COLLECT YOUR INFORMATION AND WHAT WE USE IT FOR

We collect your information because we are required to identify you in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* and in order to comply with taxation laws, such as the *Taxation Administration Act 1953* and the *Income Tax Assessment Act 1936*. We also collect it to administer our customer relationships and internal processes including risk management and pricing, under our arrangements with government agencies, and to identify and tell you about products and services that you request from affiliated providers and external providers for whom we act as agent. If you don't want to receive marketing information you can opt out on our website.

If you give us your electronic and telephone details, you agree we may use this to communicate with you electronically, by phone or SMS, including providing updates, reminders and (unless you tell us not to) marketing information.

You must give us accurate and complete information; otherwise you may be breaking the law and we may not be able to provide you with the products and services that you require. If you change your personal details (e.g. address, name or email address) you must tell us straight away.

WHO WE MAY EXCHANGE YOUR INFORMATION WITH

We may exchange your information with our related entities and certain third parties, for example:

- your representatives, advisers, brokers and agents, and their service providers;
- our service providers and those who refer business to us;
- co-branding or branding partners (organisations with whom we have agreements to provide products and services under a different brand name);
- market operators, operators of clearing and settlements facilities, share and other registries, regulatory and government authorities;
- platform providers, issuers of financial products, other financial institutions, and other bodies (for example, if you do not perform your obligations under a share trade).