

# PRIVACY POLICY NOTICE

BMFN Limited (“BMFN”) believes that the privacy and security of an individual’s personal financial information is important. Our most valued assets are our relationships with our Customers, and, therefore, we take your privacy concerns very seriously. We apply the following policies with respect to all of our customers who are individuals, even though we are only required to apply them to individuals who use our services for personal, family or household purposes.

## 1 INFORMATION COLLECTION

To serve our customers better, BMFN collects certain financial information on our customers. In the case of individuals, BMFN may collect nonpublic personal financial information about you from the following sources:

- Carefully read this agreement in its entirety and sign where applicable. The Client Agreement, and all sub-parts, will be your contract with BMFN and will govern the relationship between you and BMFN. This document also contains important disclosures, relating to the risks associated with trading the products available through BMFN. You MUST read these disclosures carefully. If you have any questions please contact your BMFN representative.
- Transaction History : Information about your transactions with BMFN, with our affiliate(s) and with nonaffiliated third parties in connection with opening or servicing your account, such as bank references.
- Credit Information: Information from a consumer reporting agency.

## 2 INFORMATION DISCLOSURE.

BMFN does not disclose any of your nonpublic personal information to nonaffiliated third parties except as permitted by law and except as permitted under the terms and conditions agreed to in your Client Agreement. The law permits disclosure of your nonpublic personal information to nonaffiliated third parties in certain situations generally with respect to effecting, administering, enforcing, or servicing a transaction or financial product that you request or authorize. From time to time, BMFN and our affiliate(s) may share your nonpublic personal information with one another

in order for each of us to better serve you as our customer. The nonpublic personal information that we may disclose to one another as affiliates includes, but is not limited to:

- Application and Registration Information: Information that we receive from you on your account application form and other account opening documents, such as account name, mailing address, phone number(s), banking information, e-mail address, annual income, net worth, social security number, etc.
- Transaction History : Information about your transactions with us or about your transactions with nonaffiliated third parties that we receive in connection with opening or servicing your account.
- Credit Information: Information we receive from a consumer reporting agency.

## 3 DISCLOSURE OF FORMER CUSTOMER INFORMATION

BMFN does not disclose any nonpublic personal information of former customers, except as permitted by law. Thus, should you close your account and become an inactive/former customer, we will adhere to the measures delineated in this privacy policy.

## 4 INFORMATION SAFEGUARDS

BMFN maintains physical, electronic and procedural safeguards to guard your nonpublic personal information. As a result, only authorized employees who need to know your information in order to provide you with products or services will have access to your nonpublic personal information. We restrict the access of authorized

employees to nonpublic personal information for business purposes only. These safeguards are used by all BMFN affiliates.

## **5 ADVANCE NOTICE OF PROPOSED CHANGES**

If at any time in the future our privacy policy should change, we will give you advance notice of the proposed policy change, before it is implemented, and will explain your legal right to opt out of any such additional or changed disclosures.