



## TradeZero America, Inc. Privacy Policy

Effective January 2024

### Introduction

Your privacy is important to TradeZero America, Inc. (hereinafter “TZA”, “we”, or “us”). We want you to understand how we may collect, use, share, and keep information about you and the choices that are available to you. This Privacy Policy sets forth the principal types of information we and our affiliates may collect about you, the purposes for which we use the information, the circumstances in which we may share the information, and other important terms that apply when you utilize our “Services” which are principally our securities brokerage services, websites (“Sites”), our trading applications (“Applications”), and account funding and administration services we provide to our customers.

By using our Services, you agree to this Privacy Policy, as it may be amended from time to time (see “Changes to this Privacy Policy” below).

### Personal Information We Collect From You And How We Collect It

Below, we describe in more detail the categories of personal information we may collect from you.

- *Personal Identifiers* – Name, address, date of birth, gender, marital status, email address, telephone number, identifiers we assign to you including account numbers, usernames, account IDs, family information, professional and employment information, and publicly available photographs.
- *Government Identifiers* – Social Security number, tax identification number, national identification number, other government issued identification number (i.e., driver’s license, passport, or alien registration), and photographs associated with any government issued identification document.
- *Legally Protected Classification Characteristics* – Age, citizenship, nationality, association with senior political officials and /or executives of government owned enterprises.
- *Device and Online Identifiers and Related Information* – Internet Protocol (“IP”) address, account username/log-in, device information, device type, browser type and version, time zone setting and location, operating system, and other technology on the devices you use to access our Services.
- *Internet, Application, and Network Activity* – Emails, activity on our Sites and Applications, including browsing history, search history, clickstream/online website tracking information and other data related to user activity.

- *Location Data* – IP geo-location from which you connect to the internet when using our Sites and Applications.
- *Financial Information* – Account number(s) and other information regarding accounts at other financial institutions, your authority over, beneficial interest in and other information about entities you are associated with; public company affiliations, bank and brokerage account balance information, source of wealth information, investment goals and experience, net worth and liquidity, income; tax classification, and other information regarding your financial circumstances.
- *Entity Affiliations and Associations* – Information regarding whether you or an immediate family member are affiliated or associated with certain financial institutions including but not limited to broker dealers, investment advisors, securities firms, securities exchanges, banks, insurance, or trust companies.
- *Audio Data* – Recordings of telephone or similar calls.
- *Transaction Information* – When you receive, submit, or complete a transaction utilizing the Services, we collect information about the transaction, such as, for example, transaction amount, type, time, and date.

We may obtain information about you during direct interactions with us. You may provide us with your personal information (including personal identifiers, financial information, government identifiers, and professional or employment data) by filling in forms such as our account application, by contacting us regarding our Services and Applications, or by responding to our marketing activities. We may also obtain information about you through our affiliates, vendors, and other third parties.

We may also obtain personal information about you from publicly available sources and from companies that we do business with, such as consumer and investigative reporting agencies we use to conduct background checks, verify your identity, creditworthiness, and Know Your Customer (“KYC”) requirements. Furthermore, your interactions with third parties linked to our Services, including but not limited to, Apex Clearing Corporation, Visions Financial Markets LLC, TradeZero Holding Corp., and their respective subsidiaries and affiliates, your interactions with our social media sites, advertising campaigns, and other information from publicly available sources, such as public websites, may also provide us with personal information. Please be aware that third-party websites and social media sites are governed by their own privacy policies separate from our own.

### **Why We Collect And How We Use Your Personal Information**

We collect and use your personal information for several important reasons. We use your personal information to provide and optimize our Services for you, which includes, for example, administering your account, communicating with you about your account, processing funding and trading transactions for your account, troubleshooting issues with our Services, resolving technical issues, and managing our relationship with you. We also use this information to comply with certain laws, regulations and KYC requirements including, without limitation, those enforced by the Securities and Exchange Commission, the Financial Industry Regulatory Authority, anti-money laundering laws, FINCEN and applicable state authorities. Furthermore, we use such information to help us safeguard your identity and your assets as well as to help us prevent financial crime. Additionally, we may use your personal information, to the extent permitted by applicable law, to

conduct marketing activities that help us obtain and assess data to improve and develop our Services and our relationship with you.

### **Who We Share Your Personal Information With**

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. In addition, TZA does not sell or lease any nonpublic personal information about you to anyone.

We Share Your Personal Information With The Following Third Parties:

- Your authorized agents and representatives or others to whom you instruct or authorize us to disclose your information and data;
- TZA's lawyers, auditors, accountants and others who provide advice to TZA;
- TZA's U.S. and global affiliates who may help TZA provide Services to you by, for example, engaging in customer support, transaction processing, operational, risk and regulatory functions;
- Non-affiliated companies that may assist us with, for example, transaction processing, conducting research and development, or providing custodial services;
- Vendors who assist TZA with fulfilling its legal and regulatory obligations;
- Regulators and law enforcement authorities as required or permitted by law or regulation;
- Any person or entity to whom TZA is obliged by applicable law or regulation to disclose your data; and
- Any other party where we have first obtained your prior consent.

We May Provide Your Information To Third Parties, Including Marketing Companies, For The Purpose Of:

- Providing Services to you, according to the policies described with this Privacy Policy;
- Sending you marketing communications that we believe may be of interest to you;
- Improving Site and Application performance and personalizing your experience with our Services, including presenting content, products, and services tailored to you;
- Performing analytics concerning your use of our Services including your responses to our e-mails and the pages and advertisements you view while using the Sites or Applications; and
- Any other purpose that we disclose at the time you provide, or when we collect, your information.

Other Situations In Which Sharing Personal Information May Occur, Include:

- We may transfer personal information to a third party in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of any or all of our business, assets, or equity, and during negotiations for the same.
- We may aggregate your personal information in a manner that no longer reveals your specific identity. We may use and disclose aggregated information for any purpose.
- We may also use and disclose, for any purpose, information that does not reveal your specific identity or directly relate to you as an identifiable individual, including the

information described under “Information Collected Automatically,” below. If, however, we are required to treat such information as personal information under applicable law, then we may use and disclose it for the purposes for which we use and disclose personal information, as detailed in this Privacy Policy.

## **Access And Choice**

We may offer features through the Services that enable you to correct, update, or amend your personal information. You may also e-mail customer support (see the “Contact Us” section below), and we will comply with such a request to the extent required by law. California residents may read more about their rights in the section below titled “California Residents.” Please note that we may need to retain certain information for recordkeeping purposes and/or to complete any transactions that you began prior to requesting a change or deletion. There may also be residual information that will remain within our databases and other records, which will not be removed.

If you decide at any time that you no longer wish to receive marketing e-mails from us, please follow the “unsubscribe” instructions provided in such e-mails. Please note that you cannot opt out of administrative e-mails, such as regulatory, billing or service notifications.

## **Information Collected Automatically**

When you utilize our Services, we record information such as browsing activity and data displayed or clicked on (such as user interface elements, ads, and links) by using such tools as Google Analytics, for example. Such tools also help us collect other information such as the type of device you use, browser type, operating system version, IP address and date and time of access. Similarly, we use tools and third parties, such as Segment and Customer.io to collect your email information to track when and how you engage with our Services.

We may use certain technologies, such as cookies, web beacons, pixels, webhooks, and similar technologies, to collect information automatically when you use our Services. We may use these technologies to, for example, record your preferences, track your use of our Services across multiple devices, measure exposure to our online advertisements, monitor traffic, analyze your use of our Services, for security purposes, to display information more effectively, to personalize your experience and to improve our Services.

You have choices to limit some tracking mechanisms. Many web browsers automatically accept cookies, but you may be able to modify your browser’s settings to decline cookies. If you choose to decline cookies, certain features may not function properly or may not remain accessible to you. In addition, you may also render some web beacons unusable by rejecting or removing their associated cookies.

We may also use information collected automatically from a particular browser, device, or application to recognize you on another browser, device, or application linked to you, for fraud prevention and other purposes.

- *Log File Information* - Certain information is collected by most browsers or automatically through your device, such as your computer type, screen resolution, operating system name and version, device manufacturer and model, language and Internet browser type and version. We use this information to ensure that our Services function properly.
- *IP Address* - Your IP address is automatically assigned to your computer by your Internet Service Provider. An IP address may be identified and logged automatically in our server log files whenever a user accesses our Sites and Services, along with the time of the visit and the pages visited. We use IP addresses for purposes such as calculating usage levels, diagnosing server problems, and administering our Services. We may also derive your approximate location from your IP address.
- *Cookies* - Cookies are small text files that may be placed on your device when you use our Sites and Services or when you view advertisements that we have placed on other websites. Cookies allow your browser to remember some specific information, which the web server can later retrieve and use. When you quit your browser, some cookies are stored in your computer's memory, while some expire or disappear.
- *Tags, Pixels, Web Beacons, Clear GIFs* - A web beacon, also known as an internet tag, pixel tag, or clear GIF, is typically a one-pixel, transparent image located on a webpage or in an e-mail. These may be used when you are served with advertisements, when you interact with advertisements outside of our online services, or when you interact with our communications. They are generally used to transmit information back to a web server, and they help us measure the success of our marketing campaigns and compile statistics about usage of the Sites.

### **Do Not Track Signals**

Currently, we do not respond to browser do-not-track signals or similar mechanisms. Please see the "Information Collected Automatically" section above of this Privacy Policy for information on how we use Cookies.

### **Security**

We seek to limit access to your personal information to authorized employees, agents, contractors, or vendors. We also maintain physical, electronic, and procedural safeguards designed to protect the information against loss, misuse, damage, or modification, and unauthorized access or disclosure while in our possession. No data transmission or storage system can, however, be guaranteed to be fully secure. If you have reason to believe that your interaction with us is no longer secure, please immediately notify us in accordance with the "Contact Us" section below.

### **Other Important Information**

- *Consent to Use Your Information* - The Services are controlled and operated by us from the United States and are not intended to subject us to the laws or jurisdiction of any state, country, or territory other than that of the United States. You must be an individual of at

least eighteen (18) years of age to use the Services. If you use the Services outside of the United States, you understand and consent to the transfer of your personal information to, and the collection, processing, and storage of your personal information in, the United States and elsewhere. The laws in the United States and these countries regarding personal information may be different from the laws of your country.

- *Social Media and Links to Other Web Sites and Apps* - This Privacy Policy applies only to our Services. However, the Sites and Applications may contain links to other websites and apps that are not operated or controlled by TZA and for which we are not responsible. You should review the privacy policies of third-party websites and apps before using them.
- *Use of Email* - We keep our costs, and your costs down, by using email to communicate with you. For example, we may use email to notify you regarding your trading activity, of activity in your account, or of new features, products or services that may affect the way you may be able to use our Services.

Messages sent to us through the Contact Us pages on our Sites are secured with the same technology we use for account information. We cannot guarantee the security of messages you send directly to us addressed to our various email domains.

- *To Whom This Privacy Policy Applies* - This Privacy Policy applies to all Services provided by TZA to its customers. However, if you have never been, or are no longer, a TZA customer, the terms of this Privacy Policy may apply to you where applicable to your jurisdiction.
- *Access to Your Information* - If you wish to review your personal information that we have on file, please contact us (see the “Contact Us” section below). We will review any information that you notify us is incorrect. If we agree, we will correct our records. However, if we do not agree, you may submit a statement of dispute, which we will include in future disclosures of the disputed information. WE SHALL NOT MAKE AVAILABLE TO YOU, ANY INFORMATION COLLECTED IN CONNECTION WITH, OR IN ANTICIPATION OF, ANY CLAIM, ARBITRATION, OR LEGAL PROCEEDING UNLESS WE DETERMINE TO DO SO IN OUR SOLE DISCRETION.

## **Rights of US Residents**

You may have other rights and protections under applicable state laws such as those in Nevada, California, and Vermont. To the extent these state laws apply to our Services, we comply with them if we collect, retain, and share your information.

- *California Residents* - California residents should be aware that this section does not apply to: personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act, the Gramm-Leach- Bliley Act and its implementing regulations, the

California Financial Information Privacy Act, and the Driver's Privacy Protection Act of 1994; or other information subject to a California Consumer Privacy Act ("CCPA") exception.

The CCPA defines personal information ("PI") as information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly with a particular consumer household. The update to the CCPA, the California Privacy Rights Act of 2020 ("CPRA") further defines PI to include sensitive personal information ("SPI"). SPI includes a consumer's:

- social security, driver's license, state identification card, or passport number
- account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials
- precise geolocation
- racial or ethnic origin, religious or philosophical beliefs, or union membership
- the contents of a consumer's mail, email, and text messages, unless the business is the intended recipient of the communication
- genetic data.

If you are a resident of California, you have certain rights in relation to your PI including SPI pursuant to the CCPA and the CPRA. These include your right to:

- Request information about the PI and SPI that we collect about you and the manner in which we process and disclose that information;
- Obtain the specific pieces of PI and SPI that we have collected about you in the 12 months preceding your request;
- Delete certain PI and SPI that we have collected about you;
- Opt-out of disclosures of your PI and SPI to third parties under certain circumstances;
- Not be discriminated against as a result of exercising any of the aforementioned rights; and
- Initiate a private cause of action for data breaches.

Please note that the CCPA does not apply to what is referred to as nonpublic personal information collected.

If you would like to discuss or exercise such rights, not otherwise exempted as nonpublic personal information collected by financial institutions, please contact us (see the "Contact Us" section below). California law requires us to verify the requests we receive from you when you exercise certain of the rights listed above. To verify your request, we will check the information you provide us in your request (which may include your name, phone number, and email address) against third party identity verification tools or verified information you have previously provided to us. As part of this process, we may call you after you submit your request to verify information. You may also designate an authorized agent to exercise certain of the rights listed above on your behalf by providing the authorized agent with power of attorney pursuant to the California Probate Code or by executing other documentation we may require. The authorized agent may make the request on your behalf by following the instructions above. If an authorized agent submits a request on your behalf, we will contact you to verify that they represent you.

California law requires that we describe certain disclosures of PI and SPI where we receive valuable consideration. California law treats such disclosures as “sales” even if no money is exchanged. We do not sell PI or SPI to third parties as defined under California law. We do not knowingly sell the personal information of minors under 16 years of age.

*Nevada Residents* - At any time, you may request to be placed on TZA’s Do Not Call List. Nevada law requires us to provide you with the following information:

- Bureau of Consumer Protection  
Office of the Nevada Attorney General  
555 E. Washington Street, Suite 3900  
Las Vegas, Nevada 89101  
Phone Number: (702) 486-3132  
[BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us)

*Vermont Residents* - In accordance with Vermont law, we will not share your financial information with non-affiliates without your consent except as permitted by law. For example, we may share your financial information without your consent in order to service your account. We will not share information about your creditworthiness among our affiliates except with your consent or as required or permitted by law.

### **Changes to this Privacy Policy**

We may update this Privacy Policy to reflect changes to our information practices or legal requirements. The effective date at the top of this Privacy Policy indicates when this Privacy Policy was last revised. Any changes will become effective when we post the revised Privacy Policy through our Services. Your use of our Services following these changes means that you accept the revised Privacy Policy. To stay informed of our privacy practices, we recommend you review the Privacy Policy on a regular basis.

### **Contact Us**

TZA customers can direct any complaints, in writing, by mail to TradeZero America, Inc., 67 35<sup>th</sup> Street, Suite B450, Brooklyn, NY 11232 or email to [compliance@tradezero.us](mailto:compliance@tradezero.us)

If you have any questions about this Privacy Policy, please contact us at [support@tradezero.us](mailto:support@tradezero.us) or call (718) 709-4925.