



Privacy Policy

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Purpose

The purpose of this Privacy Policy is to describe how FX Evolution Pty Ltd. ("FX Evolution," "us," "we," or "our") collects, uses and shares information about you through our Australian online interfaces (e.g., websites) owned and controlled by us, including www.fxevolution.com (collectively referred to herein as the "Site"). Please read this notice carefully to understand what we do. If you do not understand any aspects of our Privacy Policy, please feel free to contact us at info@fxevolution.com. Your use of our Site is also governed by our Terms and Conditions.

What Information this Privacy Policy Covers

This Privacy Policy covers information we collect from you through our Site. Some of our Site's functionality can be used without revealing any personal information, though for features or services related to the Online Courses, personal information is required. If you do not use these specific features or services on the Site, then the only information we collect will be "Non-Personal Information" (i.e., information that cannot be used to identify you). Non-Personal Information includes information such as the web pages that you have viewed. In order to access certain features and benefits on our Site, you may need to submit "Personally Identifiable Information" (i.e., information that can be used to identify you).

Personally Identifiable Information can include information such as your name and email address, among other things. You are responsible for ensuring the accuracy of the Personally Identifiable Information you submit to FX Evolution. Inaccurate information may affect your ability to use the Site, the information you receive when using the Site, and our ability to contact you. For example, your email address should be kept current because that is one of the primary manners in which we communicate with you.

What You Consent to by Using Our Site

Please understand that by submitting any Personally Identifiable Information to us, you consent and agree that we may collect, use and disclose such Personally Identifiable Information in accordance with this Privacy Policy and our Terms and Conditions, and as permitted or required by law. If you do not agree with these terms, then please do not provide any Personally Identifiable Information to us. If you refuse or withdraw your consent, or if you choose not to provide us with any required Personally Identifiable Information, we may not be able to provide you with the services that can be offered on our Site.

What Information We Collect

We gather two types of information about users through the Site:

Non-Personal Information.

When users come to our Site, we may track, collect and aggregate Non-Personal Information indicating, among other things, which pages of our Site were visited, the order in which they were visited, when they were visited, and which hyperlinks were "clicked." We also collect information from the

URLs from which you linked to our Site. Collecting such information may involve logging the IP address, operating system and browser software used by each user of the Site.

Although such information is not Personally Identifiable Information, we may be able to determine from an IP address a user's Internet Service Provider and the geographic location of his or her point of connectivity.

We also use or may use cookies and/or web beacons to help us determine and identify repeat visitors, the type of content and sites to which a user of our Site links, the length of time each user spends at any particular area of our Site, and the specific functionalities that users choose to use. Essentially, cookies are a user's identification card for the FX Evolution servers. Web beacons are small graphic files linked to our servers that allow us to track your use of our Site and related functionalities. Cookies and web beacons allow FX Evolution to serve you better and more efficiently, and to personalize your experience at our Site. Cookies and web beacons are not used to retain Personally Identifiable Information. From time to time we may also use additional typical methods of collecting data. You should be able to control how and whether cookies will be accepted by your web browser. Most browsers offer instructions on how to reset the browser to reject cookies in the "Help" section of the toolbar. If you reject our cookies, many functions and conveniences of this Site may not work properly.

Personally Identifiable Information.

We collect Personally Identifiable Information that you provide to us when you register for an account, update or change information for your account, purchase products or services, complete a survey, sign-up for email updates or Online Courses, send us email messages, and/or participate in Online Courses or other services on our Site. We may use the Personally Identifiable Information that you provide to respond to your questions, provide you the specific course and/or services you select, send you updates about Online Courses offered by FX Evolution or other FX Evolution events, and send you email messages about Site maintenance or updates.

Account Registration. If you register for an account on our Site, you may be required to provide us with Personally Identifiable Information such as your name and email address.

Updates. FX Evolution may offer you the ability to receive updates either via email to registered users. In order to subscribe to these services, you may be required to provide us with Personally Identifiable Information such as your name and email address.

Forums. FX Evolution may offer public forums from time to time (the "Forums") where you can share comments and thoughts. In order to participate in the Forums, you may be required to register with us and/or provide us with Personally Identifiable Information such as your name and email address. Personally Identifiable Information shall not include any information posted or sent by or to you via any public Forum.

Please keep in mind that information you post or make available in Forums will be publicly available.

Accordingly, you should be careful when posting any personal or sensitive information.

Please also reference our Terms and Conditions for our Rules for Online Conduct and additional information about proper use of our Forums.

Participation in Online Courses. FX Evolution offers users the opportunity to participate in an Online Course on or through the Site. If you desire to participate in a course, you will be asked to provide us with certain information necessary to conduct such a course. This information may include, among other things, your name and email address.

Communications with FX Evolution. We may receive Personally Identifiable Information when you send us an email message or otherwise contact us.

Third Party Sites. We may receive Personally Identifiable Information when you access or log-in to a third party site, e.g., Facebook, from our Sites. This may include the text and/or images of your Personally Identifiable Information available from the third party site.

Surveys. We may receive Personally Identifiable Information when you provide information in response to a survey operated by us.

Partner sites providing Online Course related tools and services to FX Evolution users may collect nonfinancial individual level user data regarding the individual's use of that partner site while engaged with such Online Course related activities, and the partner sites may share that data with FX Evolution for the purpose of improving FX Evolution's services, the partner site's services, and the individual's education experience. This data includes information such as the amount of time spent on the partner site and pages viewed.

Third Party Credit Card Processing. FX Evolution provides you with the ability to pay for Online Courses and other services using a credit card through a third party payment processing service provider. Please note that our service provider – not FX Evolution – collects and processes your credit card information.

How We Use the Information

Non-Personal Information. We use Non-Personal Information to build higher quality, more useful services by performing statistical analyses of the collective characteristics and behavior of our users, and by measuring demographics and interests regarding specific areas of our Site. We may also use it for other business purposes.

Personally Identifiable Information. Except as set forth in this Privacy Policy or as specifically agreed to by you, FX Evolution will not disclose any Personally Identifiable Information we gather from you on the Site. In addition to the other uses set forth in this Privacy Policy, we may disclose and otherwise

use Personally Identifiable Information as described below. We may also use it for research and business purposes, including improving and customizing the Site and the products and services we offer.

Updates. We use Personally Identifiable Information collected when you sign-up for our various email or update services to send you the messages in connection with the Site or an Online Course. We may also archive this information and/or use it for future communications with you.

Participation in Online Courses. We use the Personally Identifiable Information that we collect from you when you participate in an Online Course through the Site for processing purposes, including but not limited to tracking attendance, progress and completion of an Online Course. We may also share your Personally Identifiable Information in a given Online Course with the instructor or instructors who taught the course or other individuals designated by the instructor or instructors to assist with the creation, modification or operation of the course, and with the institution or institutions with which they are affiliated. Also, we may archive this information and/or use it for future communications with you.

Communications with FX Evolution. When you send us an email message or otherwise contact us, we may use the information provided by you to respond to your communication and/or as described in this Privacy Policy. We may also archive this information and/or use it for future communications with you.

Communications with FX Evolution Business Partners. We may share your Personally Identifiable Information with other business partners of FX Evolution so that FX Evolution partners and other business partners may share information about their products and services that may be of interest to you. Research. We may share general information about your activity on our Site, and demographic data from surveys operated by us with our other business partners so that we may use the data for research related to online education.

Government Authorities, Legal Rights and Actions. FX Evolution may share your Personally Identifiable Information with various government authorities in response to subpoenas, court orders, or other legal process; to establish or exercise our legal rights or to protect our property; to defend against legal claims; or as otherwise required by law. In such cases we reserve the right to raise or waive any legal objection or right available to us. We also may share your Personally Identifiable Information when we believe it is appropriate to investigate, prevent, or take action regarding illegal or suspected illegal activities; to protect and defend the rights, property, or safety of FX Evolution, the Site, our users, customers, or others; and in connection with our Terms and Conditions and other agreements.

Disclosure to Acquirers. FX Evolution may disclose and/or transfer your Personally Identifiable Information to an acquirer, assignee or other successor entity in connection with a sale, merger, or reorganisation of all or substantially all of the equity, business or assets of FX Evolution to which your Personally Identifiable Information relates.

External Links

For your convenience we may provide links to sites operated by organisations other than FX Evolution ("Third Party Sites") that we believe may be of interest to you. We do not disclose your Personally Identifiable Information to these Third Party Sites without obtaining your consent. We do not endorse and are not responsible for the privacy practices of these Third Party Sites. If you choose to click on a link to one of these Third Party Sites, you should review the privacy policy posted on the other site to understand how that Third Party Site collects and uses your Personally Identifiable Information.

Confidentiality & Security of Personally Identifiable Information

We consider the confidentiality and security of your information to be of the utmost importance. We will use industry standard physical, technical and administrative security measures to keep your Personally Identifiable Information confidential and secure and will not share it with third parties, except as otherwise provided in this Privacy Policy, or unless we have good faith belief that such disclosure is necessary in special cases, such as a physical threat to you or others. Because the Internet is not a 100% secure environment we cannot guarantee the security of Personally Identifiable Information, and there is some risk that an unauthorised third party may find a way to circumvent our security systems or that transmission of your information over the Internet will be intercepted. It is your responsibility to protect the security of your login information. Please note that e-mails and other communications you send to us through our Site are not encrypted.

Updating or Deleting Your Personally Identifiable Information

You can access your Personally Identifiable Information and confirm that it remains correct and up-to-date or choose whether or not you wish to receive material from us or some of our partners by logging into the Site and visiting your user account page. You may also contact us via info@fxevolution.com. We try to answer every email promptly, but may not always be able to do so. Keep in mind, however, that there will be residual information that will remain within our databases, access logs and other records, which may or may not contain your Personally Identifiable Information.

If you have any privacy-related questions, unresolved problems, or complaints you may contact us via info@fxevolution.com.

International Privacy Practices

FX Evolution's Sites are primarily operated and managed on servers located and operated within the Australia. In order to provide our products and services to you, we may send and store your personal information (also commonly referred to as personal data) outside of the country where you reside or are located, including to Australia. Accordingly, if you reside or are located outside of the Australia, your personal information may be transferred outside of the country where you reside or are located,

including to countries that may not or do not provide the same level of protection for your personal information.

We are committed to protecting the privacy and confidentiality of personal information when it is transferred. By using and accessing our products and services, users who reside or are located in countries outside of the Australia agree and consent to the transfer to and processing of personal information on servers located outside of the country where they reside, and that the protection of such information may be different than required under the laws of their residence or location.

Changing Our Privacy Policy

Please note that we review our privacy practices from time to time, and that these practices are subject to change. Any change, update, or modification will be effective immediately upon posting on our Site. We will notify you of any material change to this Privacy Policy by posting a notice on our Site's homepage for a reasonable period of time following such update, and by changing the effective date (located at the bottom of this page). Be sure to return to this page periodically to ensure familiarity with the most current version of this Privacy Policy.

No Information from Children Under 13

FX Evolution strongly believes in protecting the privacy of children. In line with this belief, we do not knowingly collect or maintain Personally Identifiable Information on our Site from persons under 13 years of age, and no part of our Site is directed to persons under 13 years of age. If you are under 13 years of age, then please do not use or access this Site at any time or in any manner. We will take appropriate steps to delete any Personally Identifiable Information of persons less than 13 years of age that has been collected on our Site without verified parental consent upon learning of the existence of such Personally Identifiable Information.

Effective as of 01 January, 2016.