

# Privacy Disclosure Statement

*You trust us with your personal information, and we take that trust seriously. Read below to learn about how we use your private information and the steps we take to ensure that it is secure.*

## Information We Collect

When you open an account with optionsXpress, you are required to provide personal and contact information. This information is used to manage your account, complete business and contact you about your account and various services we offer.

The information we collect is compliant with U.S. regulatory guidelines and includes, but is not limited to your name, physical address, telephone number, Identification number and, employment and financial information. Additionally, we may record and retain your communications with us for quality control purposes as well as for assistance in resolving misunderstandings.

## Supplementation of Information

From time to time, it is necessary to supply the information we receive to third-party sources. For example, to verify a customer's identity, we may use personal identification to request a screening report from an outside firm so that we may access additional data on an individual. Before using personal information for this purpose, the third party must agree that it will not share or sell the information we provide to other third parties.

## Correction/Updating Personal Information

To change your personal information, (1) log in to your account and select the "**Account**" tab and then "**Profile**", (2) select the information you wish to update and make modifications, and (3) click "**Save Changes**". You also may change your personal information by contacting customer service at (+65) 6536-3922 or by submitting the request in writing to:

optionsXpress Singapore Pte Ltd  
Attn: New Accounts Department  
3 Pickering Street  
#02-51 Nankin Row  
China Square Central  
Singapore 048660

## Sharing

We do not sell customer (current or former) information to third-parties. Any information shared by us is done so to fulfill our legal and regulatory requirements or to provide you with the products and services

you have requested. We would like to reiterate that when we supply personal information to outside firms, we require that the information be kept confidential.

We share select information as part of normal business operations and for normal custodial, legal and/or regulatory purposes required by our service partners, the Internal Revenue Service, the Securities and Exchange Commission, and other regulatory and government entities. We also share select information with affiliates and subsidiaries of optionsXpress Holdings, Inc. and with third parties that send communications to their own lists on our behalf to certain of our customers who have elected to receive such communications. Also, in some cases, we share information to retain a service to contact opt-in customers on our behalf to perform analyses of your satisfaction with optionsXpress.

We also share limited demographic and non-personally identifiable information with third-parties to assist us with business and marketing analysis. Again, these third parties agree to keep the information confidential.

Additionally, we occasionally invite our customers to participate in offers that require them to share their contact information with outside firms. We also may purchase or receive non-customers lists but we do not redistribute such lists.

## Security

optionsXpress uses a number of methods to protect your information. When you submit sensitive information via our Web site, your information is encrypted (look for the padlock icon on your browser to verify security). We invest in security technology and aim to ensure that our processes meet or exceed industry standards. Your information is transmitted on the secured portion of our Web site. We use firewalls and Secure Socket Layering (SSL) technology among other methods to prevent unauthorized access to your account information.

Moreover, when you provide your login and password to access customer-only areas, that information is encrypted during transmission. Remember, you should never share your password should never be shared with anyone and you should change your password frequently. You can safely change your password online at anytime by answering certain questions about you or requesting a temporary password and changing your password upon logging in.

We also take steps to protect your information offline. Only employees and third-party service providers who need the information to perform their responsibilities are granted access to your information. Furthermore, all employees are kept up-to-date on our security and privacy practices and our service providers are contractually obligated to keep information confidential.

## Choice/Opt-out

Those who do not wish to receive marketing promotions from optionsXpress may opt-out of these communications by (1) logging into their account and selecting the "**Account**" tab "**Profile**" then "**E-mail Preferences**", (2) unchecking "**Offers & Announcements**", and (3) click on "**Save Changes**" Users also may send an e-mail to opt out of marketing promotions.

Maintaining an e-mail address is mandatory, even if you choose to no longer receive "offers and Announcements" or other educational or marketing announcements from us. In order to conduct business with you and comply with U.S. regulatory guidelines, it is crucial that we maintain the ability provide you with to legal notices and trade-related information.

## Links

The optionsXpress Web site contains links to other Web sites. Please be aware that we are not responsible for the privacy or security practices of other Web sites. We encourage our users to be aware of when they leave our Web site and to read the privacy statements of each and every Web site that collects personal information. We also encourage our users to review the Privacy Statements of our service providers available on their websites.

## Cookies

A cookie is a piece of data stored on your computer. Cookies are not linked to any personal information while on our Web site. Cookies are used for many reasons, including assisting us with the functionality of our Web site. If you refuse to accept cookies, certain functions of our website may not operate correctly. Additionally we may use software to aid us in tracking a visitor's progress. This way, we can improve our Web site and your experience.

## Notification of Changes

The most recent version of our privacy policy is available on our Web site. Please refer to it and stay informed about the information we collect, how we use it, and when and why we may disclose it.

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