



APEX GLOBAL CONSUMER PRIVACY NOTICE

Last Updated: November 23, 2025

This Global Consumer Privacy Notice describes the policies and procedures followed by Apex Fintech Solutions (“Apex”, “we”, “us”, “our”) regarding the collection, use and disclosure of your personal data as an individual customer of Apex’s clearing, custody and related services that is located outside of the United States and its territories.

1. Introduction and scope

Our wholly owned subsidiaries, **Apex Clearing Corporation** and **Apex Fintech Brokerage Services LLC (doing business as Apex Direct)**, are each SEC-registered broker-dealers and members of FINRA and SIPC. Through these subsidiaries we act as a clearing broker or introducing broker for our business clients or partners.

We are the introducing broker, back-end technology, clearing and other services provider that enables individual consumers (“you”) to trade US securities through technology or applications offered by our business clients or partners. For simplicity in this Notice, we refer to the business clients or partners of ours as the “**Business Partner**” (capitalised).

Our Business Partners may be banks, registered investment advisors or other financial services providers. In most cases before you form a relationship with Apex you already have an existing relationship with a Business Partner. When you open an account to trade US securities through a Business Partner, you are opening an investment account with Apex. In doing so, the Business Partner provides your personal data to Apex and all of your orders are routed through us for processing. The Business Partner will let you know that Apex will receive your personal data for the purposes of enabling you to trade US securities.

If the registration of a Business Partner of ours in the US is terminated or otherwise ceases, we may assume some of their responsibilities in a limited capacity regarding your US securities trading account as required under US law. In this situation, you will be notified in writing and provided with options regarding your account such as closing it or transferring it to another financial institution.

For the purposes of European, UK and Brazilian data protection law and equivalent non-US data protection laws, Apex Clearing Corporation and Apex Fintech Brokerage Services LLC act as separate data controllers of your personal data from the Business Partner. Our contact details are set out at the end of this Privacy Notice.

Please ensure that you provide a copy of this Privacy Notice to any third parties whose personal data you provide relating to your brokerage account, such as family members, trusted contacts or beneficiaries that you choose to add to your account.

Please note that this Privacy Notice only applies to our processing of personal data of individuals located outside of the United States and its territories who apply for, or open, an account with Apex.

More specifically, this Privacy Notice **does not** apply to any processing of personal data we perform:

- a) **if you are an individual customer located in the United States and its territories.** That processing is covered by our US Consumer Privacy Notice;
- b) **as a data processor of a Business Partner** (i.e. if our processing of your personal data is happening on behalf of and on the instructions of a Business Partner such as when we provide reports, analytics, third party integrations or software products to the Business Partner). We are



not responsible for the privacy or data security practices of the Business Partner, which may differ from those explained in this Privacy Notice. Any personal data processed by Apex in this capacity is covered by the respective Business Partner's privacy notice; or

- c) in respect of **website cookies or any commercial or business-to-business interactions** with Apex. For example, if you are a representative of a current, past or prospective Business Partner of Apex interacting with us through our website, applications, email or events or opening an account with us as a corporate entity, trust or other non-natural person. Any personal data processed by Apex in this regard is covered by our Online Privacy Notice.

Our US Consumer Privacy Notice and Online Privacy Notice, along with more information about our overall privacy practices, including where to submit privacy questions or rights requests can be found at: www.apexfintechsolutions.com/privacy.

2. Processing of personal data

We may process any of the below personal data about you. We receive this personal data from the Business Partner that you open an account with us through, from other third parties (such as credit bureaus, the US Department of Treasury (such as the Office of Foreign Assets Control and the Financial Crimes Enforcement Network)), our financial crime detection and prevention service providers, your direct interactions and communications with us, and resulting from your transactions made through us.

Other than through any direct communications you have with us through one of our contact channels or information about you that we create through processing your transactions, we may obtain the following information from the Business Partner:

- (a) **Contact Information:** first name, last name, email address, telephone number and postal address
- (b) **Demographic Information:** date of birth, gender, sex, age, marital status, number of dependents and information about beneficiaries, signature, nationality or citizenship, employment details and educational background
- (c) **Identification Information:** government-issued ID and number, account number, online identifier and password
- (d) **Financial Information:**
 - i. General financial information: Brokerage account type, account number, bank account details, ACH transaction or wire transfer numbers, cash balances, credit history, control person status, trade orders, corporate action information, proxy and dividend information and tax bracket; and
 - ii. Investment suitability information: investment objective, investment experience, annual income, liquid net worth, total net worth and investment risk tolerance
- (e) **Communication Information:** the contents of any communications you may submit to us through our customer contact channels, broker-dealer withdrawal processing or through a Business Partner regarding your account with us
- (f) **Technical Information:** IP address



- (g) **Special Categories of Personal Data:** political opinions (in the context of some politically exposed persons checks we are required to conduct) and facial geometry scans used for ID verification (for any users of our photo ID verification services)

We also may obtain the following information from other third-party sources:

- (h) **Criminal Convictions and Offences Data:** in the context of background checks and our financial crime monitoring procedures

3. Use of your personal data

We process your personal data for the following purposes in **bold** below, utilizing the identified "Categories" of your personal data as indicated and using the "Legal Basis" also indicated (depending on where you are located).

i. Customer account creation and management (including customer identity verification, account updates, abandoned property processing and managing customer inquiries and complaints)

If you open an account with us, we will process your personal data to open your account and, depending on the status of your account, provide you with methods to manage your account through us (in addition to Your Rights detailed in Section 8 below). There are various laws and regulations we must comply with in this process which affects how we use your personal data.

- Categories: (a)-(e) and (g)*
- Legal Basis: Where necessary for the performance of a contract entered into with a customer.

We have a legitimate interest to manage our business and to ensure that our relationship with our customers is maintained to a high standard and that our services are provided accordance with applicable US law as a regulated financial institution.

* For the processing of facial geometry scans for ID verification, with your explicit consent or for the purposes of ensuring your security while you are authenticating and verifying your ID in an electronic system.

* Political opinions are not processed as part of this processing activity.

ii. Customer trade and transaction processing and connected activities (including, customer credit risk monitoring, trade monitoring, processing money movements, providing month-end settlements, corporate actions and account statements)

When you fund your account, make a trade or otherwise use our services, there are a variety of actions we must take to fulfil your request using your personal data, including actions required by Apex of applicable US laws.

- Categories: (a)-(d)
- Legal Basis: Where necessary for the performance of a contract entered into with a customer.

We have a legitimate interest to manage our business and to ensure that our relationship with our customers is maintained to a high standard and in accordance with applicable US law as a regulated financial institution.



iii. Developing, improving, and expanding our products and services for our clients (i.e. such as a Business Partner) and for customers

We use data, which in some instances may include your personal data, to develop and improve the services and products we offer to other financial institutions.

- Categories: (a)-(d)
- Legal Basis: We have a legitimate interest to manage our business and to ensure that our relationship with our clients is maintained to a high standard.

iv. Help maintain the safety, security and integrity of our property, technology assets, business and your personal data

We may process your personal data to help keep our business, employees, software, systems, and your own personal data safe and secure.

- Categories: (a)-(f)
- Legal Basis: We have a legitimate interest in ensuring our property, business and data are secure.

v. Recordkeeping and review of electronic communications for compliance with regulatory and legal obligations (such as supervisory and books and records requirements required by FINRA and the SEC)

As a regulated financial institution in the US, we are subject to strict recordkeeping requirements regarding our business mandated by our regulators. This includes the retention of your personal data (see 7. Retention of your personal data below) and ongoing review of any communications records in our possession.

- Categories: (a)-(e), (g)* and (h)**
- Legal Basis: We have a legitimate interest to comply with applicable US securities laws, regulations and rules as a regulated financial institution and to help ensure the integrity of the US securities markets.

* Records of facial geometry scans are not processed as part of this processing activity.

* For political opinions that may be revealed through performing politically exposed persons checks and subject to recordkeeping requirements, this processing is necessary for reasons of substantial public interest to comply with U.S. legal and regulatory requirements as part of efforts to prevent or mitigate financial crime.

** For criminal convictions and offenses data that may be revealed in the context of background searches and receipt of US government financial crime watchlists, this processing is necessary for reasons of substantial public interest to comply with our AML/anti-fraud obligations relating to unlawful acts and dishonesty.

vi. To comply with our obligations to detect, prevent and report financial crime through transaction monitoring and other means, including sharing information with government authorities (where we are required to)



As a clearing broker processing money movement and securities transactions, we are subject to a variety of regulatory obligations to assist in the fight against fraud and other financial crime. We monitor transactions, review suspicious activity and report and coordinate with our regulators and other third parties to comply with our legal obligations regarding financial crime.

- Categories: (a)-(f), (g)* and (h)**
- Legal Basis: We have a legitimate interest in ensuring we comply with applicable U.S. legal and regulatory requirements.

* Records of facial geometry scans are not processed as part of this processing activity.

* For political opinions that may be revealed through performing politically exposed persons checks, this processing is necessary for reasons of substantial public interest to comply with U.S. legal and regulatory requirements as part of efforts to prevent or mitigate financial crime.

** For criminal convictions and offenses data that may be revealed in the context of background searches and receipt of US government financial crime watchlists, this processing is necessary for reasons of substantial public interest to comply with our AML/anti-fraud obligations relating to unlawful acts and dishonesty

vii. To comply with our financial regulatory reporting obligations and manage and respond to court orders or other legal requests

As a clearing broker we are required to report certain account and transaction information to our US regulators and to respond to subpoenas and other third-party requests which may involve your personal data.

- Categories: (a)-(e) and (g)

Legal Basis: We have a legitimate interest to manage our business, comply with our regulatory reporting requirements and to ensure that all investigations, comply with legal obligations in other jurisdictions (including the US) and communications with regulatory authorities are managed efficiently and effectively.

viii. For internal audits and reviews

We may process your personal data as part of internal measures to verify and improve our business operations, processes and procedures.

- Categories: (a)-(e)
- Legal Basis: We have a legitimate interest to manage our business and ensuring it is functioning correctly.

ix. To defend and enforce our rights (and those of third parties) including, against legal claims, and to manage regulatory matters, investigations, data breaches, and/or data subject requests

We may process your personal data where we need to in order to defend or enforce our legal rights as further described immediately above.

- Categories: (a)-(h)
- Legal Basis: We may have a legal obligation to do so.



We have a legitimate interest to manage our business and to ensure that all investigations, litigation and proceedings etc. are managed efficiently and effectively.

We may have to defend and enforce our rights in judicial, administrative or arbitral proceedings.

For (g) and (h), where processing is necessary for the establishment, exercise or defence of legal claims.

x. To enable any due diligence and other appraisals or evaluations for any actual or proposed merger, acquisition, financing transaction or joint venture contemplated by us

In the situation or selling all or part of our business or engaging in a joint venture or partnership, your personal data may be processed by a third party in order for appropriate due diligence to occur subject to appropriate safeguards.

- Categories: (a)-(e)
- Legal Basis: We have a legitimate interest to manage our business.

xi. To provide you with promotional updates or information about our products and services or those of our Business Partners or Affiliates

We may process your personal data in order to send you promotional updates or information regarding your account with us or about other products and services we, our Business Partners or our affiliates offer. We will do this where we believe this is of interest to you and under varying legal bases depending on your jurisdiction and the particular marketing initiative.

- Categories: (a) and (d)
- Legal Basis: With your explicit consent which you may revoke at any time.

When we have a legitimate interest to process your personal data in this way.

If you have obtained services from us before, we may send you information about similar products and services, unless you have opted out.

Please note that, subject to applicable data protection laws, you may have the right to object to the processing of your personal data where that processing is carried out for our legitimate interest.

4. Consequences of not providing personal data

Where we need to collect or process the abovementioned categories of personal data by virtue of a legal obligation or in order to enter into a contract with you, and you do not provide this personal data when requested, we may not be able to comply with our legal obligations, provide you with the services or perform the contract we have or are trying to enter into with you. In such case, we may have to terminate our relationship with you by closing your account(s).

5. Sharing your personal data

We may share your personal data with the following third parties:



- **Apex Affiliates:** we may share your personal data with our subsidiaries and affiliates for the same purposes as are described above. Our affiliates include companies with an Apex name or that are in the wider PEAK6 group of companies that can be found on www.peak6.com. This includes financial companies such as PEAK6 Capital Management and nonfinancial companies such as Poker Power, Zogo, Evil Geniuses, We Insure and Focus.
- **Business Partners:** we may share your personal data with the Business Partner that your account relates to in order to coordinate the provision of our services to you, including opening and closing your account or updates to their details and at the Financial Institution's request. Please review the privacy notice of the respective Business Partner to understand how that organization may separately process this personal data.
- **Service Providers:** we engage third-party service providers to perform business/operational services for us or on our behalf and to whom we will disclose personal data. These third parties include, for example, IT services, transfer agents, broker-dealers, credit reference agencies and professional advisors.
- **Regulators and Law Enforcement:** as a regulated financial institution in the US, we may disclose personal data to our regulators and other governmental authorities, including law enforcement, where we believe we have a legal or regulatory obligation to do so.
- **Transactions (Mergers and Acquisitions):** we may disclose personal data to a third-party during negotiation of, in connection with, or as an asset in contemplation of a corporate business transaction or acquisition.

There also may be other instances where Apex may share personal data with third parties as required by applicable law, court order or governmental regulation; if such disclosure is otherwise necessary in support of any criminal or other legal investigation or proceeding; in order to enforce or apply our agreements; or to protect the rights, property or safety of Apex or other third parties.

6. International transfer of your personal data

The personal data we receive or collect may be transferred to and stored in countries outside of the jurisdiction you are located in, to locations where we and our third-party service providers have operations, including in the United States, Canada, Philippines and the United Kingdom. Such transfers will be made in accordance with applicable data protection and privacy laws and pursuant to appropriate safeguards where required such as Standard Contractual Clauses (or jurisdictional equivalents).

Please contact us using the contact information below to learn more about our safeguards for transfers of your personal data.

7. Retention of your personal data

We will retain your personal data for as long as required for our legitimate business purposes. Typically, this will be up to six (6) years following closure of the relevant account due to our US recordkeeping regulatory obligations. The criteria we use to determine such retention periods include: (i) how long the personal data is needed to provide our services; (ii) the type of personal data collected; and (iii) whether we are subject to a legal, contractual or similar obligation to retain the personal data (e.g., mandatory data retention laws, government orders to preserve data relevant to an investigation, or data that must be retained for the purposes of litigation or disputes).

8. Your rights



Depending on where you are located, you may have certain data privacy rights, which may be subject to limitations and/or restrictions:

- a) **Right to confirm that we process your personal data and a right to it.** You have a right to access your personal data we hold about you and receive details about the processing activities we carry out in relation to your personal data.
- b) **Right to rectify/update your personal data.** You have a right to request an update or correction to any of your personal data that is inaccurate or incorrect.
- c) **Right to delete or anonymise your personal data.** You have a right to ask us to delete or anonymise any personal data that we are holding about you in certain specific circumstances.
- d) **Right to restrict use of your personal data.** You have a right to ask us to restrict the way that we process your personal data in certain specific circumstances.
- e) **Right to obtain information about with whom we shared your personal data.** You have a right to access information about the private organizations and public institutions to whom we disclosed your personal data.
- f) **Right to data portability.** You have a right to ask us to provide your personal data to a third-party in a machine-readable format in certain circumstances.
- g) **Right to object.** You have a right to object to our processing of your personal data in certain circumstances.
- h) **Right to be aware that you may not give consent to us and be informed on the consequences of not giving such consent.** You are free to give consent to us to process your personal data or not when we rely on consent for processing your personal data. Also, if you do not give a specific consent to us, we may not be able to provide you with specific services or products.
- i) **Right to withdraw consent.** You have the right to withdraw your consent where this is the legal basis we are relying on for the processing of your personal data. Please note that withdrawing your consent does not affect the lawfulness of our processing of your personal data based on such consent before the withdrawal.

If you are located in the European Economic Area, Brazil and other jurisdictions, you also have the right to lodge a complaint with a competent supervisory authority. If you are located in the United Kingdom, you also have a right to lodge a complaint directly with Apex.

To exercise any of the rights described in this section, please refer to our “Contact us” section below.

9. Links to other websites

Our website may contain links to other third-party websites which may operate independently from us and may have their own privacy notice or policies, which we advise you to review. To the extent any linked websites or apps are not owned or controlled by us, we are not responsible for their content.

10. How we protect your personal data

We apply technical and organizational controls to protect your personal data from unauthorised access or alteration, destruction, loss, leakage or misuse, such as restriction of access, firewalls, antimalware



and antispyware, intrusion detection and protection, vulnerability scanning, business continuity and disaster recovery testing, penetration testing and security monitoring and alerting tools.

11. Updates to this Privacy Notice

We may revise or supplement this Privacy Notice from time to time. If we make changes that materially affect our use of your personal data or your privacy rights, we will announce the changes by providing a notice through our website, and/or, if deemed appropriate, via the in-app document centre through your respective Business Partner or other appropriate communication channels.

12. Contact us

For questions, comments and requests regarding this Privacy Notice, including requests relating to exercising any of your data subject rights described in Section 8 (Your Rights) above:

Electronically

Please visit our Privacy Centre found at www.apexfintechsolutions.com/privacy for information on how to submit a privacy inquiry, concern or rights request.

By Mail To

UK/EU Representative

Privacy Office
Apex Fintech Solutions UK
Eagle Star House Urban Hq,
5-7 Upper Queen Street
Belfast
BT1 6FB

Non-UK/EU Mailing Address

Privacy Office
Apex Fintech Solutions
350 North St. Paul Street, #1300
Dallas, TX 75201
United States

Data Protection Officer under Brazilian Data Protection Law:

Data Protection Officer
AFSprivacy(at)apexfintechsolutions.com
141 W Jackson Blvd, Ste 500
Chicago IL, 60604
United States