

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 Canadian 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.

Social Insurance Number

If you are an individual, optionsXpress may collect, use and disclose your SIN for income tax reporting purposes.

Disclosure of Personal Information to External Parties

From time to time, it is necessary to supply the personal information we receive to third-parties. 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. We share select information as part of normal business operations and for normal custodial, legal and/or regulatory purposes required by our service partners, Canada Revenue Agency, the Investment Industry Regulatory Organization of Canada, 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 do not sell customer (current or former) information to third-parties. Any personal information disclosed 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 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.

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 (800) 280-0277 or by submitting the request in writing to:

optionsXpress Canada Corp
Attn: New Accounts Department
P.O. Box 2197
Chicago, IL 60690-2197

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.

Consent

optionsXpress does not require your consent to the collection, use and disclosure of your personal information where such collection, use and disclosure is reasonably required in the normal course of providing service to your account, or for the collection of a debt owed to optionsXpress by you, or to a law enforcement agency, securities regulatory authority or self-regulatory organization, or to legal counsel for the purpose of obtaining advice. By opening an account at optionsXpress you are providing consent to optionsXpress Canada Corp. to collect, use and disclose your personal information as set out in this agreement.

During the new account process, unless you otherwise opted out, you gave your consent for us to collect, use and disclose your information to any other third parties or for any other purposes. The consent that you provided to optionsXpress with regards to the collection, use and disclosure of your personal information may be cancelled by you at any time by providing written notice to optionsXpress Canada Corp.

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