

FACTS	WHAT DOES OPAL SECURITIES, INC. (“OPAL SECURITIES”) DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and financial account numbers</li> <li>• Account balances and transaction information</li> <li>• Income and employment information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Opal Securities chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Opal Securities share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you.	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates’ everyday business purposes —</b> information about your transactions and experiences	No	N/A
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	No	N/A
<b>For our affiliates to market you</b>	No	N/A
<b>For non-affiliates to market to you</b>	No	We don’t share
<b>Questions?</b>	<b>Call (646) 481-1350 or mail inquiry to 400 W 61<sup>st</sup> Street, Unit 2032, New York, NY 10023</b>	

## Who we are

**Who is providing this notice?** Opal Securities, Inc. (“Opal Securities”)

## What we do

**How does Opal Securities protect my personal information?** To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Opal Securities collect my personal information?** We collect your personal information, for example, when you:

- Open an account or
- provide account information or
- direct us to buy securities or sell your securities.

We also collect your personal information from others, such as credit bureaus and other companies.

**Why can’t I limit all sharing?** Federal law gives you the right to limit only:

- sharing for affiliates’ everyday business purposes-information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you.

**What happens when I limit sharing for an account I hold jointly with someone else?** Your choices will apply to everyone on your account.

## Definitions

**Affiliates** Companies related by common ownership or control. They can be financial and non-financial companies.

- *Our affiliate include OS Holdings Inc. (nonfinancial).*

**Non-affiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Opal Securities does not share with nonaffiliates to market you.*

**Joint Marketing** A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Opal Securities does not jointly market.*

## Other important information

This notice may be amended at any time. We will keep you informed of changes or amendments as required by law. For questions contact (646) 481-1350.