

# MORGAN STANLEY SMITH BARNEY, LLC

## ONLINE PRIVACY POLICY

**Effective Date January 10, 2014**

### **Overview**

Morgan Stanley Smith Barney LLC (“MSSB”, “us”, “our” or “we”) appreciates that you have provided us with your personal information and protecting that information is an important part of how we conduct our business. We believe it is important for you to know how we treat information about you that we may receive from this site (“Site”) or through a software application on a mobile device that was created by Morgan Stanley Smith Barney LLC (an “App”). Please read this Privacy Policy carefully before using this Site or an App (collectively, our “online services”). This Privacy Policy currently is applicable only to United States consumers and only when they access and use this Site or an App, and may not be applicable to transactions performed and information collected in other channels. Our online services are not directed to or intended for individuals under 18 years of age.

This Online Privacy Policy describes how we collect, use, share and protect information when you access or use our online services and how you can update and control the use of information provided through our online services. This Online Privacy Policy does not apply to other information we collect, including information collected on other sites, such as separate sites operated by our affiliates or business partners or other information you may provide to us through other means.

If you have a financial product or service with us, we will use and share any information that we collect from or about you in accordance with our [U.S. Customer Privacy Notice](#), which offers you certain choices with respect to the use and sharing of your personal information.

### **Information Collected**

Personal information means personally identifiable information such as information you provide via forms, applications or other online fields including name, postal or email addresses, telephone, fax or mobile numbers, account numbers, user name and password. There are portions of our online services where we may collect personal information about you for identification purposes or to fulfill your online requests. We may obtain information about you directly from you, through your use of our products and services and from third parties (such as credit bureaus and demographic firms).

In addition, when you visit our Site, our web servers collect the IP address of the device you used to access the Internet, which pages on our Site you visited and when they were visited, your Internet browser type and platform, the link that brought you to our Site and any links clicked

within our Site. This information may be used by us, our service providers, affiliates and business partners to measure the number of visits, average time spent, page views and other statistics about visitors to our Site. We also use this data to monitor Site performance and make the Site easier and more convenient to use.

Our web servers also seek (as many websites do) to place a “cookie” (a small data file) on your computer’s hard drive which allows the server to determine the computer when it visits again in order to track statistical information about navigation to and throughout certain areas of our Site. This cookie is not used to obtain your name or any personal information, and the information that is tracked is used only for internal purposes, such as to improve site navigation and to measure the effectiveness of our Site, and is not shared with anyone other than MSSB affiliates and contractors who assist MSSB in these efforts and who are bound to confidentiality. Many web browsers allow you to control the use of most cookies through their browser settings. To learn more about cookies, including information on what cookies have been set on your computer and how cookies can be managed and deleted, visit [www.allaboutcookies.org](http://www.allaboutcookies.org). Unless you have adjusted your browser setting so that it will reject cookies, our system will issue cookies when you access or use our Site. In the event you refuse to accept cookies by adjusting your browser setting, some or all areas of our Site may not function properly or may not be accessible. To view our and our affiliates’ full [Global Cookies Policy](#), click here.

When you download and use our Apps, we and companies we work with may track and collect application usage data, such as the date and time the App on your device accesses our servers and what information and files have been downloaded to the App based on your unique device identifier, and may also collect the IP address of the device on which you use the App. In addition, we may gather information such as which version of the application you are using, your screen resolution, the type of operating system you have and your device model and manufacturer. This information helps us provide a mobile experience that matches your device and also helps us calculate usage levels of the App, diagnose problems, ensure that the App functions properly and otherwise administer the App.

When you connect to us using a mobile application if you use any location-enabled products, you may be sending us location information. MSSB does not store or use this information other than to provide the service you requested. For example, a mobile product may use specific GPS data to help you find a nearby retail branch, ATM or financial advisor. Location-enabled features are opt-in and you have control over your participation and can turn these services off at any time.

Some mobile applications will utilize analytic tools to help us better serve our customers through improved products, services, and revisions to the mobile applications. This collected information does not identify you to MSSB. It may, however let us know anonymously, which services and features you are using the most within the application, as well as device type and hardware features, country and language of download.

## **Do Not Track Policy**

We do not engage in the collection of personal information about your online activities over time and across third-party Web sites or online services and do not allow third parties to collect personal information about your online activities over time and across third-party Web sites when you use our online services. We do not respond to Web browser “do not track signals”.

## **Use of Collected Information**

We may use information you provide us through our online services to:

- respond to your questions and requests;
- provide customer support;
- provide specified services to you;
- contact you about updates to our service;
- send you marketing communications that we believe may be of interest to you;
- verify/authenticate your identity and/or location in order to allow access to your accounts, conduct online transactions and to maintain measures aimed at fraud detection and prevention and protecting the security of accounts, personal information and our online services;
- allow you to use certain Site financial planning tools;
- consolidate your financial account information at one online location;
- manage institutional risk; and
- comply with laws, regulations, legal processes and law enforcement requirements.

Any personal information we collect through our online services may be shared pursuant to our [U.S Customer Privacy Notice](#) which may include service providers, financial institutions with whom we jointly offer financial products, our affiliates, or as permitted or required by law (such as credit bureau agencies, business we buy or sell assets from, and law enforcement or government agencies).

If we have personal information from you, or information that is publicly available from other sources, we may use it in combination with the information that we have collected through our online services. We can use this information to better tailor and personalize our services and marketing communications with you, both online and offline.

We may also use and share data that we collect on an aggregate or anonymous basis (such that it does not identify any individual customers) for various business purposes, where permissible under applicable laws and regulations.

## **Our Security Procedures**

At MSSB, our goal is to protect your personal information submitted to us through our online services. We maintain reasonable physical, electronic, and procedural safeguards that comply

with federal standards to guard nonpublic personal information about you against loss, misuse or unauthorized access, disclosure, alteration or destruction of the information you have provided to us through our online services. We have internal policies governing the proper handling of client information by employees. Employees who misuse customer information are subject to disciplinary action. Third parties that provide support or marketing services on our behalf may also receive personal information about you, and we require them to adhere to appropriate security standards with respect to such information.

### **Updating Your Information**

You may review, or update certain account information by logging in to this Site. If you cannot change the incorrect information online, or you prefer to request changes offline, please update such information by contacting your financial advisor or customer service using the contact information listed on your account statements, records, or other account materials.

### **Links to Other Sites**

This Online Privacy Policy only applies to the use and disclosure of information we collect through our online services. Our Site may contain links to other sites such as other Morgan Stanley websites and sites belonging to our business partners (who are not affiliated with us). The inclusion of a link on our Site or App does not imply endorsement of the linked site or service by us. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content, security, or privacy practices employed by other sites. Information you disclose to other parties or through such sites is subject to the privacy and security practices and policies of those parties or sites.

### **International Users**

Our online services are United States-based and are controlled, operated and administered by MSSB from its offices within the United States of America. This Online Privacy Policy is provided in accordance with and subject to applicable U.S. law. If you decide to continue to access our online services from your location outside the United States, you hereby agree that your use of those services is subject to this Online Privacy Policy and your personal information may be transferred or processed in the United States.

### **Changes to this Privacy Policy**

We reserve the right to modify or supplement this Online Privacy Policy at any time. Therefore, we recommend that you review this Online Privacy Policy, updated and posted on this Site, regularly for changes. The Effective Date of this Online Privacy Policy, as stated above, indicates the last time this Online Privacy Policy was revised or materially changed.