

Effective Date: May 11, 2026

If you are a visitor to the website or a data subject in receipt of our Services from the EEA, Switzerland and/or the UK, the following privacy policy applies to you: [English](#), [En Francais](#).

If you are a Japanese resident visiting our website or in receipt of our services, the following additional privacy policy contains further important information that also applies to you: [個人情報保護宣言](#).

If you are a California resident visiting our website or in receipt of our Services the following supplemental privacy provisions apply to you: California Privacy Notice at Collection and [Privacy Notice for California Residents](#).

A PDF copy of this Privacy Policy is available for printing [here](#).

PRIVACY POLICY

This Privacy Policy describes the types of information Citadel Enterprise Americas LLC, Citadel Securities Americas LLC, Citadel Americas LLC, and their affiliates (“**Citadel**”) collect from you when you visit or access www.citadel.com or www.citadelsecurities.com, any other of our websites where this policy is posted, or our iOS and Android apps (collectively the “**Platforms**”) or otherwise interact with us online. It applies to every person who visits, accesses, or registers with the Platforms, applies for a job with us, receives newsletters or other marketing communications issued by or on behalf of Citadel, or engages with us to use the services that Citadel provides (collectively the “**Services**”) except as otherwise contractually agreed.

This Privacy Policy also explains how Citadel may use and disclose your information and how you may control certain uses of your “**Personal Data**” (information that is linked or is reasonably linkable to an identified or reasonably identifiable natural person). This Privacy Policy is in addition to any separate annual privacy policy or notice that Citadel may send individuals who participate certain Services that Citadel offers.

Please note that the data controller (or similar term under local law) is generally the Citadel entity you contract with in relation to our Services, the Citadel entity to which you apply for a job, or the Citadel entity you interact with. However, Citadel is an international business, and your Personal Data may be processed by other Citadel group companies or companies managed by Citadel, where permitted by applicable law.

PERSONAL DATA COLLECTION

Personal Data Collected About Clients and Visitors to Our Platforms

We collect Personal Data from you when you choose to share it with us, when you visit or access our Platforms, request information from us, or contact us.

The Personal Data we collect from you may include:

- Contact information, including your name, address, email address, or phone number;
- Employer-related information, such as your title and the company's name, address, and phone number;
- Citadel account number;
- Profile data, such as your account username and password for our Platforms;
- Location information (IP address, IP address locations, information about your location);
- Platforms activity (how you use our Platforms, pages viewed, time of service, date of service, duration of service, active and idle time, page or tab focus status, time since last visit, links clicked, hover and interaction behavior, time spent on specific content or features, interactions with information relating to specific financial instruments, information about pages viewed on our Platforms);
- Off-Platforms activity (referring website addresses, information about the site or app you came from);
- Information about your device (device type, internet connection type, linking multiple devices to the same user) and browser (like type and language); and
- Marketing and communications data, such as marketing or communication preferences.

Personal Data Collected About Participants in One of Our Programs

We may collect Personal Data that you provide to us directly, that we receive from third parties, or that we collect automatically as you access any of our Platforms in connection with your participation in one of our programs. In addition to the types of Personal Data that may be collected about visitors to our Platforms, we may collect Personal Data you provide during the on-boarding process, including information provided on your tax forms, authorization agreement for direct deposits, Personal Data collection form, and supplemental disclosures.

Personal Data Collected About Prospective Employees and Job Applicants

We may collect the following Personal Data about you that you either provide to us directly, that we receive from third parties, or that we collect automatically as you access any of our Platforms. In addition to the types of Personal Data that may be collected about visitors to our Platforms, we may collect:

- Career demographics (job title, role, profession, education, industry, years of experience, skills);
- Career interests (career topics and areas of interest, expected date of graduation for current students, majors, locations interested in working, interests in upcoming events);
- Information you provided in-person (e.g., at events attended);
- Topics you have expressed interest in;
- Email activity (emails opened, email program used, clicks in email);
- Profile information from social media sites;
- Information you submit to us (e.g., submitted images, photos, videos; other items you submit; details about your requests made to us); and
- Job(s) applied for or interested in (including the job opening's education and experience description).

Personal Data Collected from Third Parties or Other Sources

We may obtain Personal Data about you from third parties or other sources and combine this Personal Data with the Personal Data we collect from you. This might include any other Personal Data obtained through companies that have business relationships with us, such as our licensees, affiliates, and business partners.

We may also obtain Personal Data about you from other online sources, including when you connect with Citadel through its official corporate pages on third-party social networks (such as LinkedIn or Facebook) or other apps. This Personal Data may include your name, username, demographic information, updated address or contact information, interests, and publicly observed data. We may combine this Personal Data with the Personal Data we collect from you through the Platforms.

For prospective employees and job applicants, in addition, we may obtain Personal Data about you from third parties, including without limitation, recruitment agencies, background check providers, credit reference agencies, and your references, where required or permitted to conduct such checks under applicable law.

Personal Data Automatically Collected through Cookies

We may use cookies, web beacons, pixel tags, JavaScript, or other similar technologies (which we generically refer to in this Privacy Policy as “**Cookies**”) to collect certain Personal Data about visitors to our Platforms and interactions with our emails and online or mobile advertisements, and to allow Citadel to keep track of analytics and statistical information that enables us to improve our Platforms and provide you with more relevant content on our Platforms and marketing channels.

For example, we may collect Personal Data about your use of the Platforms, including the Platforms activity and off-Platforms activity described in the Personal Data Collected About Clients and Visitors to Our Platforms section; emails that you open, forward, or click-through to our Platforms; comments and ratings you submit; and website and/or app preferences and settings.

We may also use third-party Cookies to support our Platforms, provide services on our behalf, complete business transactions, or provide relevant advertising to you. Some of these third parties may use Cookies on our Platforms, which may send them some of the above-referenced Personal Data. The use of this Personal Data by those third parties will be governed by their own privacy policies including, for example, the [Privacy Policy](#) for Google Analytics or the Salesforce [Privacy Policy](#).

We also may use Cookies to collect Personal Data about your online activities over time and across third-party websites, apps, or other online services (behavioral tracking). If you click on or otherwise interact with an advertisement, we may assume that you meet the target criteria. For more information see the “Management of Cookies, Tracking Options, and Do Not Track Disclosures” section below.

Management of Cookies, Tracking Options, and Do Not Track Disclosures

There are various ways that you can manage your Cookie preferences, but please be aware that some cookies are essential for our Platforms to operate. In order to use some parts of our Platforms you will also need to allow certain functional Cookies. If you block or subsequently delete those non-essential Cookies, some aspects of our Platforms may not work properly, and you may not be able to access all or part of our Platforms.

Additionally, you are free to set your browser or operating system settings to limit certain tracking or to decline Cookies, but by doing so, you may not be able to use certain features on the Platforms. Refer to your Web browser’s or operating system’s website or “Help” section for more information on how to delete and/or disable your browser or operating system from receiving Cookies and how to control your tracking preferences.

Our system responds to most Do Not Track requests or headers from browsers. To learn more about the use of Cookies to deliver more relevant advertising and to know your choices about not having this information used by certain service providers, click <http://www.aboutads.info/choices/> and/or <https://policies.google.com/technologies>. For more general information on cookie management and blocking or deleting cookies for a wide variety of browsers, visit www.allaboutcookies.org.

On your mobile device, you may also adjust your privacy and advertising settings to control whether you want to receive more relevant advertising.

Text / SMS Messaging

With your consent, we may collect, use, and disclose, as outlined in this Privacy Policy, your mobile phone number to communicate with you by text and/or SMS message. Please note, text and data rates may apply, and you may opt-out at any time by replying STOP to any message. You can also text HELP if you need additional assistance.

PURPOSE FOR PERSONAL DATA COLLECTION, USE, AND DISCLOSURE

Citadel may collect, use, and disclose your Personal Data for any of the following purposes:

- To deliver's Citadel's Services to you;
- For your participation in certain of our programs;
- To enhance your online experience, including as a way to recognize you and welcome you to the Platforms;
- To develop new products or Services and to conduct analysis to enhance current products and Services;
- To analyze your use and interactions with our Platforms, including interactions with information relating to specific financial instruments;
- To review the usage and operations of our Platforms and improve our content, products, and Services;
- For identification purposes, including to prevent against any physical threats or harms;
- To recognize your online activities over time and across different websites, apps, and devices;
- With your express opt-in consent where required, to provide you with customized content on our Platforms or via email, telephone, text message, mail, or other marketing channels;
- With your express opt-in consent where required, to contact you with information, newsletters, and promotional materials from Citadel or on behalf of our business partners, licensees, and affiliates;

- With your express opt-in consent where required, to serve ads through third-party services (including social media platforms) that are targeted to reach people on those services who are identified in our databases. This may be done by matching common factors between our databases and the databases of third-party operators. For example, we may use LinkedIn Custom Audiences to provide such information on LinkedIn to people whose information and email addresses we already have and who expressed an interest in hearing from us;
- For recruiting, position advertising, talent management, and employment purposes, including assessment, selection, or conclusion of an employment offer, inclusion in our recruitment database for possible future employment opportunities (with your consent where required), and to comply with our legal and regulatory obligations in relation to recruitment;
- To contact you when necessary by email, phone, text message, mail, or in-app direct message;
- To use your data in an aggregated, anonymous, non-specific format for analytical purposes;
- To address problems with the Services or our business;
- To protect the security or integrity of the Platforms and our business, such as by protecting against and preventing fraud, unauthorized transactions, claims, and other liabilities and by managing risk exposure, including by identifying potential malicious or unauthorized users or uses;
- To use artificial intelligence technologies provided by third party vendors to support and improve the efficiency of our business operations; and
- As otherwise described to you at the point of data collection or in a disclosure or agreement relevant to our Platforms or Services.

Personal Data will only be collected for the purpose outlined above and not further processed in a manner incompatible with those purposes.

Additionally, if you use the Platforms to connect with third-party services you authorize us to use Personal Data from you, on your behalf, to interact with these third-party services based on your requests.

For further information about Citadel's use, retention, and destruction of Personal Data under EEA, Swiss, and UK data protection laws, see the following privacy policy: [English](#), [En Francais](#).

For similar details about Citadel's use of Personal Data under the California Consumer Privacy Act, see the following: [Privacy Notice for California Residents](#).

For similar additional details for Japanese residents, see the following: [個人情報保護宣言](#).

In all other jurisdictions, Personal Data will be stored no longer than necessary for the purposes for processing and for which retention is necessary for legal or business purposes.

PERSONAL DATA SHARING

Citadel may disclose the Personal Data we collect from you with the following categories of third parties and in the following ways:

- With our affiliated companies;
- With our third-party service providers that provide business, professional or technical support functions for us;
- As necessary if we believe that there has been a violation of our Terms of Use or of our rights or the rights of any third party;
- To respond to judicial process or provide information to law enforcement, government authorities or regulatory agencies or in connection with an investigation on matters related to public safety, as permitted by law, or otherwise as required by law; and
- As otherwise described to you at the point of collection.

Citadel may also share aggregate or deidentified non-personal data with third parties for marketing or analytics uses on behalf of Citadel.

We may share your Personal Data in connection with a merger, financing, acquisition, dissolution, transaction, bankruptcy, or proceeding involving sale, transfer, or divestiture of all or a portion of our business or assets. If another entity acquires our business or assets, that entity will take on your Personal Data collected by us and will assume the rights and obligations regarding your Personal Data as set out in this Privacy Policy.

TRANSFERS OF PERSONAL DATA AND ADDITIONAL INFORMATION ON DATA PROCESSING

Due to Citadel's international operations, Personal Data may be transferred to other countries when necessary for one of the reasons set forth above or to deliver the Services. Citadel and many third-party service providers that Citadel works with are based in the US and have material operations in multiple countries. Your Personal Data may be shared with or transferred to other Citadel group companies or third-party service providers in the US or other jurisdictions, including but not limited to those listed in the "Our Companies, Offices, Locations, and Regulators" section below.

When Citadel transfers your Personal Data, such transfers will be carried out in accordance with local data protection law, including as described below. You can obtain further details about this by contacting us by using the contact details in the "Contact Us" section.

EEA, Switzerland and UK

Personal Data for EEA, Swiss, or UK natural persons may be transferred to other countries that may not have equivalent data protection laws, including to the US, for the purposes of sharing the Personal Data with non-EEA/Swiss/UK Citadel affiliates and the third parties listed above. In addition, such Personal Data may be stored on servers outside the EEA, Switzerland, or the UK. Citadel will only transfer this Personal Data outside the EEA, Switzerland, or the UK if it has a lawful basis for such a transfer, and only after implementing appropriate safeguards and any supplementary contractual, organizational, and/or technical measures to seek to ensure an essentially equivalent level of protection of the Personal Data to the protection offered by the EU GDPR, the UK GDPR, and the Swiss Federal Act on Data Protection. For further details see the following Privacy Policy: [English, En Francais](#).

Australia

If Australian law applies to Citadel's processing of your Personal Data, it is being processed in accordance with this Privacy Policy. In addition, our collection, use and disclosure of such Personal Data may be subject to various privacy laws of Australia, including the Australian *Privacy Act 1988* (Cth).

Canada

If Canadian law applies to Citadel's processing of your Personal Data, it is being processed in accordance with this Privacy Policy. In addition, our use of such Personal Data may be subject to various privacy laws of Canada, including the Personal Information Protection and Electronic Documents Act 2000.

China

If Chinese law applies to Citadel's processing of your Personal Data, it is being processed in accordance with this Privacy Policy. In addition, our use of such Personal Data may be subject to various privacy laws of China including the Personal Information Protection Law 2021.

Hong Kong

If Hong Kong law applies to Citadel's processing of your Personal Data, it is being processed in accordance with this Privacy Policy. In addition, our use of such Personal Data may be subject to various privacy laws of Hong Kong, including the Hong Kong Personal Data (Privacy) Ordinance.

India

If Indian law applies to Citadel's processing of your Personal Data, it is being processed in accordance with this Privacy Policy. In addition, our use of such Personal Data may be subject to various privacy laws of India, including Article 21 of the constitution, the statutory provisions contained in Sec. 8(j) of the Right to Information Act, 2005, and the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011.

Japan

If Japanese law applies to Citadel's processing of your Personal Data, it is being processed in accordance with this Privacy Policy and [個人情報保護宣言](#). Our use of such Personal Data may be subject to various privacy laws of Japan, including the Act on the Protection of Personal Information (Act No. 57 of 2003 as amended in 2020).

New Zealand

If New Zealand law applies to Citadel's processing of your Personal Data, it is being processed in accordance with this Privacy Policy. In addition, our collection, use, and disclosure of such Personal Data may be subject to various privacy laws of New Zealand, including the Privacy Act 2020.

Singapore

If Singaporean law applies to Citadel's processing of your Personal Data, it is being processed in accordance with this Privacy Policy. In addition, our use of such Personal Data may be subject to various privacy laws of Singapore, including the Personal Data Protection Act 2012.

Should the law of a country not listed above apply to the data processing, we will endeavor to comply with such laws to the extent applicable.

OUR COMPANIES, OFFICES, LOCATIONS, AND REGULATORS

Americas

Companies, Offices, and Locations	Privacy & Data Regulators
USA:	The Federal Trade Commission
Miami 830 Brickell Plaza, Miami FL 33131	FTC How to contact us
Boston 680 Atlantic Avenue, Boston, MA 02110	California Privacy Protection Agency

Chicago 353 North Clark Street, Chicago, IL 60654	CPPA How to contact us
Dallas 4020 Maple Avenue, Dallas, TX 75219	Office of the Privacy Commissioner of Canada
Greenwich 33 Benedict Place, 3rd Floor, Greenwich, CT 06830	OPC How to contact us
Houston Bank of America Center, 700 Louisiana St., Suite 4600, Houston, TX 77002	Office of the Information and Privacy Commissioner of Ontario
New York 425 Park Avenue, New York, NY 10022 and 660 5 th Avenue, New York, NY 10103	Contact Us Information and Privacy Commissioner of Ontario
San Francisco 4 Embarcadero Center, San Francisco, CA 94111	Office of the Information and Privacy Commissioner of Alberta
Washington D.C. 700K Street NW, Washington, DC 20001	OIPC How to contact us
CANADA:	
Calgary 255 5 Ave. SW, Calgary AB T2P 2V7, Canada	
Toronto First Canadian Place, 100 King Street West, Suite 4720, PO Box 147, Toronto, Ontario, M5X 1C7	

Europe

Companies, Offices, and Locations	Privacy & Data Regulators
London 120 London Wall, London, EC2Y 5ET, United Kingdom	Information Commission (UK) ICO How to contact us
Dublin One Grand Canal Square, 5th Floor, Dublin 2, Dublin, Ireland	The Data Protection Commission (Ireland)
Hamburg Lippmannstraße 8, 22769 Hamburg, Germany	DPC How to contact us
Paris Washington Plaza, 5th floor, 42 Rue Washington Paris, France 75008	Commission Nationale de l'Informatique et des Libertés (France)
Zürich Klausstrasse 4 8008 Zürich, Switzerland	CNIL How to contact us The Federal Data Protection and Information Commissioner (Switzerland) FDPIC How to contact us
	German Data Protection Authorities BfDI - State Authorities

Asia-Pacific

Companies, Offices, and Locations	Privacy & Data Regulators
Hong Kong 16th Floor, Two International Finance Centre, 8 Finance Street, Hong Kong SAR	The Privacy Commissioner (Hong Kong)
Brisbane Suite 08-116 Level 8, 123 Eagle Street Brisbane City, QLD 4000, Australia	PCPD How to Contact Us
Tokyo Marunouchi Nijubashi Building, 3-2-2 Marunouchi, Chiyoda-ku, Tokyo 100-0005, Japan	Personal Information Protection Commission (Japan)
Gurugram Level 4, 04-A108, Two Horizon Centre, Golf Course Road, DLF Phase 5, Sector 43, Gurugram, Haryana 122002, India	PPC How to contact us
Shanghai Level 6, Tower 2, IFC Office Building, No. 8 Century Avenue, Pudong New Area, Shanghai, China	Personal Data Protection Commission (Singapore)
Singapore Asia Square Tower 2, #22-01/02, 12 Marina View, Singapore, 018961	PDPC Contact Us
Sydney 60 Martin Pl, Sydney NSW 2000, Australia	The Cyberspace Administration of China
Wellington 131 Willis Street, Te Aro, Wellington 6011, New Zealand	CAC How to contact us
	The Ministry of Electronics and Information Technology (India)
	MEITY How to contact us
	Office of the Australian Information Commissioner
	OAIC How to contact us
	The Privacy Commissioner (New Zealand)
	Office of the Privacy Commissioner Contact us

LINKS TO OTHER WEBSITES

The Platforms and email messages from us may contain links to third-party websites which have privacy policies that differ from our own. You should be aware that the collection, retention, and use of any Personal Data you provide on these websites will be governed by the privacy policy of the company providing the website and not by this Privacy Policy. We are not responsible for the practices of such websites.

CHILDREN'S PRIVACY

Protecting children's privacy is important to us. We do not direct the Platforms to, nor do we knowingly collect, any Personal Data from children under the age of eighteen. If we learn that a child under the age of eighteen has provided Personal Data to the Platforms, we will use reasonable efforts to remove such Personal Data from our files.

DATA SECURITY

We have taken reasonable physical, administrative, and technical steps to safeguard the Personal Data we collect from and about our customers and visitors to our Platforms to prevent unauthorized access, collection, use, disclosure, copying, modification, leakage, loss, damage, and/or alteration of your Personal Data. However, we do not and cannot guarantee that unauthorized access will never occur and emphasize that no measure can provide absolute security of Personal Data.

DATA STORAGE

Your Personal Data may be stored on servers in the United States and be subject to the laws of the United States, where the data protection and other laws may differ from those of other countries, or on servers in other countries (including but not limited to those listed in the "Our Companies, Offices, Locations, and Regulators" section above) when necessary for one of the reasons set forth above or to deliver the Services. Your Personal Data may be disclosed in response to inquiries or requests from government authorities or to respond to judicial process in the countries in which we operate.

YOUR PRIVACY RIGHTS AND CHOICES

Depending upon where you live, you may have certain privacy rights and choices with respect to our processing of your Personal Data, including rights to know whether we process your Personal Data; to obtain a copy of your Personal Data; to correct any inaccuracies in the Personal Data we maintain about you (taking into account the nature of the Personal Data and the purposes for processing such Personal Data); to request we delete your Personal Data; to appeal decisions made with respect to your privacy rights; and to opt-out of certain Personal Data processing by Citadel.

If you have any additional questions concerning access to or updating your Personal Data or wish to exercise any privacy rights you may have in your jurisdiction, please contact us at the information provided in the "Contact Us" section below. You will not face any retaliation or discrimination for exercising your rights. We take reasonable steps to ensure that any Personal Data we collect, disclose, and use is accurate

and complete, especially if your Personal Data is likely to be used by us to make a decision that affects you or will be disclosed to a third party. However, it is important that you advise us of any changes to your Personal Data or if there are any errors in the Personal Data we hold about you. We will not be responsible for relying on inaccurate or incomplete Personal Data arising from your not updating us regarding changes in your Personal Data that you had initially provided to us.

COMPLAINTS

If you believe that we have not complied with this Privacy Policy or you have any grievances in relation to our collection, use, and disclosure of your Personal Data, you may submit a complaint to us using the information provided in the “Contact Us” section below and we will consider your complaint and respond to you. Where you consider that our response to your complaint is inadequate, you may escalate your complaint to the Regulator in your respective jurisdiction, whose contact details are provided in the “Our Companies, Offices, Locations, and Regulators” section above.

CONTACT US

We hope this Privacy Policy answers your questions about our collection, use, and disclosure of your Personal Data. If you have additional questions about this Privacy Policy or the practices described here, you may contact us at PrivacyInquiries@citadel.com or write to us at the following address:

Privacy Officer
Citadel Enterprise Americas LLC
830 Brickell Plaza
Miami, FL 33131

NON-EEA, SWISS, AND UK USERS' ACCEPTANCE OF THIS PRIVACY POLICY

By using the Platforms or Services, you confirm that you have read, understood, and (if required) agree to this Privacy Policy. If you do not agree with the terms of this Privacy Policy, please do not use our Platforms or Services. Even if you had previously provided your express opt-in consent to receiving marketing communications, you may opt out of marketing communications at any time by contacting Citadel using the information above.

REVISIONS TO THIS PRIVACY POLICY

Citadel reserves the right, at its sole discretion, to change, modify, add, remove, or otherwise revise portions of this Privacy Policy at any time to reflect any changes or proposed changes to our use of your Personal Data, or to comply with changes in applicable law or regulatory requirements. If we do, we will update the effective date at the top of the page. Your continued use of the Platforms and/or Services following the posting of changes to these terms means you accept these changes.

Non-affiliated third parties are independent from Citadel. If you wish to receive information about your disclosure choices or stop communications from such third parties, you will need to contact those non-affiliated third parties directly.