



Investors Central Limited
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Investors Central Privacy Policy

Introduction

Investors Central Limited (“we”/“us”/“our”) endeavour at all times to comply with the Privacy Act 1988 and the Australian Privacy Principles which together will be referred to in this policy as “Australian Privacy Law.”

This Privacy Policy applies to all persons accessing our website, dealing with us or from whom we otherwise collect personal information. We also collect personal information provided by persons applying for information from us and, in doing so, endeavour at all times to comply not only with Australian Privacy Law, in general, but also with the Credit Information Privacy Code.

Pseudonyms

You are not required to provide us with your name or any personal information if you do not wish to. You are free to use any name allowed by law. We, however, will not deal further with you without obtaining your real name and other verifiable pieces of personal information.

The type of personal information we collect

By accessing this website or otherwise dealing with us you agree to our General Privacy Policy in relation to the collection of personal information by the website.

As a result of your visit to our website, we may collect and store information about your visit to this website including:

- the domain name and IP address of the computer from which you accessed the internet;
- the date and time you accessed the website;
- the internet address of the website from which you linked directly to our website;
- the pages you accessed while visiting the website; and
- through the use of websites, software and internet tracking devices such as cookies, anonymous identifiers and session variables, we may also collect your email address.

Your internet service provider or the providers of your internet browser software may also collect such information for their own purposes. We are not responsible for the collection, storage and use of such information by these entities and refer you to their respective privacy policies.

As a result of you dealing further with us, whether as a prospective investor, investor, contractor, supplier or service provider, we may collect and store personal information from you such as:

- your name;
- address, previous addresses and how long you have lived at those addresses;
- identification information such as your drivers licence number, or passport details;
- date of birth;
- your email address;
- your telephone numbers; and

If you apply to us for employment, we may also collect and store personal and, in addition, sensitive information about you including your:

- education, training and other qualifications;
- work history;
- professional or trade associations or union membership;
- hobbies and other interests; and
- criminal history.

How we hold your personal information

We use our best endeavours and take all reasonable steps to secure your personal information including:

- maintenance of a secure environment for storage of information whether in hard copy or in electronic form;
- requiring that access to such information be confined to authorised personnel only;
- using technology such as encryption and password protection to secure any information kept in electronic form.

The purposes for which we collect, hold, use and disclose your personal information

If you are a user of our website, a prospective investor, investor, a contractor or supplier of goods and services to us, a job applicant or other person from whom we collect we collect, hold, use and disclose your personal information we shall do so only for those purposes which are:

- permitted by Australian Privacy Law;
- necessary for:
 - the administration of any contract of supply of goods or services to or by us;
 - the provision of our investment products to our prospective investors or investor's customers;
 - assessment and processing of any job application;
 - otherwise for the administration and management of our business;
- better improve website useability;
- required by law;
- in order to investigate or assist with any investigation into any complaint about the conduct of our business, in particular, under Australian Privacy Law;
- to otherwise enforce any term of any contract or other right which arises out of our dealings with you;
- to communicate with you, by way of direct marketing, information about our products and services. If you do not wish us to do so, you can "opt out" of such communication by informing us in person, by telephone, by facsimile, by post or by email;
- to search and/or register any Personal Property Securities;
- as part of a prospective sale, transfer or restructure of our business; or
- to otherwise communicate with you or the purposes outlined above.

We may disclose your personal information, including financial and sensitive information, to other parties as part of a process of merger, acquisition, sale of our business or our other assets and, before doing so, will give you notice and an opportunity to opt out of the provision of such information in that instance.

If, for any of the above purposes, we disclose your personal information to any supplier of services to our business or to any prospective purchaser of our business which we shall do so only if it is necessary for the purposes listed above, we shall:

- do so in accordance with Australian Privacy Law; and
- obtain assurances from those suppliers that they comply with Australian Privacy Law.

Whether we supply your personal information to overseas recipients

We do not supply your personal information to overseas recipients as part of our information technology systems.

How you may access your personal information held by us

You may request access to your personal, sensitive and credit information held by us by identifying yourself in person, by using electronic identification verification systems used by us, or by scanned attachments to an email and sending your request for access to us by:

Email:

Postal Address: PO Box 339, Hyde Park, Castletown QLD 4812

If we are unable to grant you access to the personal information, we will give you our reasons in writing within a reasonable time. These may include where providing the information to you may:

- reveal personal information about another individual person;
- pose a threat to the health or safety of another individual person;
- not be permitted by law;

- reveal internal information of a commercially sensitive nature which is not required to be disclosed to you by Australian Privacy Law.

How you may correct any personal information we hold about you which is incorrect

If you believe any personal information which we hold about you is incorrect, please contact us in person by telephone or email, identify yourself and tell us what information which we hold about you is, in your belief, incorrect and how you want it changed. If we cannot agree to the change to the information which you have requested, we will give you reasons in writing.

How you may complain about how we deal with your personal information

If you are not satisfied with the reasons referred to above or otherwise have any complaint about how we collect, hold, use or disclose your personal information please contact our Privacy Officer who will then follow our Internal Dispute Resolution process. Our Privacy Officer can be contacted on 1300 468 236 or email: invest@investorscentral.net.au

You can, of course, at any time, contact:

The Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001
Tel: 1300 363 992
Website: www.oaic.gov.au

Changes to this Policy

From time to time, we may make changes to this General Privacy Policy because of:

- changes to the law;
- changes to technology; and/or
- changes to our systems.

We will notify such changes on our website. Where the changes may affect you in a particular way, we will notify you as required by Australian Privacy Law.