



MURCHISONS SERVICES PTY LTD (ACN 003 302 449)

PRIVACY STATEMENT AND PRIVACY POLICY

This Privacy Statement and Privacy Policy is applicable in Australia and sets out the privacy information policy of Murchisons Services Pty Ltd (ACN 003 302 449), Level 4, 141 Walker St, North Sydney, NSW 2060 and its associated, subsidiary and parent companies, divisions, successors and assigns that conduct business in Australia (all of which are referred to in this document as "**MURCHISONS**").

Privacy Laws

MURCHISONS is committed to complying with the *Privacy Act 1998* (Cth) ("**the Act**") and the Australian Privacy Principles ("**the APPs**") as amended from time to time. In this document, these statutes and codes are collectively referred to as "**the Privacy Laws**".

Our Privacy Statement – We Respect Your Privacy

MURCHISONS is committed to your privacy. Our policy on handling Personal Information (any information that identifies you or could reasonably identify you) is to comply with the Privacy Laws as amended from time to time for the fair handling of Personal Information. Our Privacy Policy is outlined in this document and you can obtain a copy of it on our website at www.murchisons.com.

We may collect types of Personal Information from you during our relationship and we will advise you of this (and other matters about the collection of Personal Information) before, at or as soon as possible after the time of collection. We use the Personal Information collected for several purposes, including:

- 1) Providing you with our products and services and/or information about our products and services;
- 2) Administering our business activities;
- 3) Assessing applications for employment (where applicable);
- 4) Communicating with you by telephone, email, SMS or mail;
- 5) Managing, researching and developing our products and services;
- 6) Managing, servicing and reviewing accounts, including overdue accounts;
- 7) Managing client payment information, including credit card information and bank account details;
- 8) Distributing articles or publications to you, including inviting you to events;
- 9) Providing you with better service for the supply of our products and services;
- 10) Investigating any complaints; and
- 11) Insurance and debt collection purposes.

This information may be disclosed to our related or associated entities, overseas recipients such as remote employees, personnel or contractors in the Philippines, parties related to your employment (e.g. referees and others set out in our Privacy Policy), parties related to your services including contractors, government departments such as the Australian Taxation Office, Chartered Accountants ANZ, auditors and compliance officers and, if necessary, our risk insurers, solicitors and other professional advisors such as actuaries, banks or other financial institutions. You have a right not to provide information that can identify you. However, if all or part of the Personal Information that we request from you is not provided, we may not be able to consider any request you have made to engage our services and we may not be able to issue you with an Engagement Letter. It may also affect the suitability of advice or services we provide you.

In accordance with the Privacy Laws and the MURCHISONS Privacy Policy, you will be given access to your Personal Information on request. If you have any questions or concerns about our Privacy Policy, the types of Personal Information we may hold about you, or for corrections or complaints about a breach of your privacy, please direct your requests to our Privacy Officer at Level 4, 141 Walker St, North Sydney, NSW 2060 or telephone (02) 9959 5599 or e-mail privacy@murchisons.com.

Our Privacy Policy - Collection of your Personal Information

MURCHISONS is committed to the protection of your Personal Information. Personal information is any information or an opinion about an identified individual or an individual who is reasonably identifiable. We may collect types of Personal Information from you throughout our relationship and we will advise you of this (and other matters about the collection of Personal Information) before, at or as soon as possible after the time of collection.

Generally, the kinds of information MURCHISONS will collect about an individual may include an individual's name, signature, residential address, telephone number, date of birth, gender, details of your financial circumstances (including bank account details for the purposes of both payment and inclusion in tax returns, credit card information, your assets and liabilities both actual and potential, income and expenditure, insurance policy information, superannuation and actuarial information), details of your investment preferences (including your aversion or tolerance to risk), government identifiers such as tax file numbers, and employment details and employment history.

The specific types of Personal Information that we collect from you and how we collect that information will depend on the services you require from us and how you interact with us. MURCHISONS usually collects Personal Information directly from the individual concerned. Where this is not practical, MURCHISONS will take reasonable steps to ensure that the individual is informed about the collection unless the individual has previously consented to the collection (either expressly or impliedly). In some cases, MURCHISONS may collect information from a third party, such as the Australian Taxation Office, an actuary, an insurance company, recruitment agency, or via social media. When you ask to engage our services we will ask you many details about you and your business. That information assists us in making decisions about our intended relationship with you and the terms of that relationship. You have a right not to provide information that can identify you. However, if all or part of the Personal Information that we request from you is not provided, MURCHISONS may not be able to consider any request you have made to engage our services and we may not be able to issue you with an Engagement Letter. It may also affect the suitability of advice or services we provide you.

At the time of collecting Personal Information about an individual, or as soon as practicable after that time, MURCHISONS takes reasonable steps to ensure the individual is aware of:

- (a) The identity and contact details of MURCHISONS and MURCHISONS's Privacy Officer;
- (b) The purposes for which the information is being collected;
- (c) Any organisations to which MURCHISONS may disclose the information to;
- (d) The fact that an individual has a right to gain access to the personal information collected; and
- (e) The main consequences (if any) for the individual if all or part of the information is not provided.

We will not collect any sensitive Personal Information from you revealing racial or ethnic origin, political opinions or political association memberships, religious or philosophical beliefs, professional or trade union membership, or details of health, disability information, genetic or biometric information, or sexual activity or orientation. Exceptions to this include:

- (a) Where you have given express consent to MURCHISONS to do so and where it is necessary for MURCHISONS to carry out one of its primary functions;

- (b) Where there are reasonable grounds to believe that disclosure is necessary to prevent a threat to life or health;
- (c) The use is authorised by law or reasonably necessary to enforce the law; or when the information is necessary for the establishment, exercise or defence of a legal claim.

If we receive Personal Information which we did not solicit, we will determine as quickly as possible whether or not that Personal Information could have been lawfully collected by us in accordance with the Privacy Laws and MURCHISONS' Privacy Policy. If so, we will only use the unsolicited Personal Information as if that information had been solicited by MURCHISONS (that is, lawfully and fairly in accordance with the Privacy Laws and our Privacy Policy). If not, we will take reasonable steps to de-identify or destroy the information.

When you use MURCHISONS' website at **www.murchisons.com**, our Internet Service Provider (ISP) may make a record of your visit and log your server address, your domain name, the date, time and duration of your visit, the pages and documents you accessed, the previous site you had accessed (i.e. the referring URL) and the type of browser you are using. This information is collected for statistical purposes only, and MURCHISONS will not make any attempt to identify users according to their browsing activity.

In the unlikely event of an investigation, a law enforcement agency or other government agency may exercise its legal authority to inspect our business records or ISP's logs. It is also possible that your ISP is logging your activity while you visit our site. This is beyond the control of MURCHISONS.

While you are visiting our site, we may use cookies to facilitate a more personalised web browsing experience. Except where you volunteer personal or business information, we will not procure information about you via any alternative means while you visit our website.

In some circumstances, MURCHISONS will provide you with an option of not identifying yourself, or of using a pseudonym, when dealing with us (unless MURCHISONS is required or authorised by Australian law or a Court/Tribunal order to deal with individuals who have identified themselves, or where it is impracticable to do so).

Our Privacy Policy - How we use and disclose personal information

The Personal Information that you provide to us is used for a number of primary purposes. These purposes include:

- (a) Providing you with our products and services and/or information about our products and services;
- (b) Administering our business activities;
- (c) Assessing applications for employment (where applicable);
- (d) Communicating with you by telephone, email, SMS or mail;
- (e) Managing, researching and developing our products and services;
- (f) Managing, servicing and reviewing accounts, including overdue accounts;
- (g) Managing client payment information, including credit card information and bank account details;
- (h) Distributing articles or publications to you, including inviting you to events;
- (i) Providing you with better service for the supply of our products and services;
- (j) Investigating any complaints; and
- (k) Insurance and debt collection purposes.

MURCHISONS will not sell, rent or trade your Personal Information.

Any Personal Information which you do supply will only be used internally at MURCHISONS and will not be divulged to a third party unless that third party is associated or integral to the purpose for which you gave us the information or

where required by law. We will only use and disclose Personal Information about you for the purpose for which you gave us that information. We may use and disclose Personal Information about you for a purpose other than the purpose for which you gave us the information where:

- (a) That other purpose is related to the purpose for which you gave us the Personal Information;
- (b) You have given us your consent for the Personal Information to be used or disclosed for the additional purpose;
- (c) Where there are reasonable grounds to believe that use or disclosure is necessary to prevent a threat to life or health;
- (d) Where we suspect that unlawful activity is or has been engaged in and we use or disclose the Personal Information to investigate the suspected unlawful activity; or
- (e) The use or disclosure is authorised by law or reasonably necessary to enforce the law.

During the ordinary course of business, MURCHISONS may disclose your Personal Information as required by law or to third parties related to your services, including:

- (a) government departments such as courts, tribunals and regulatory authorities as permitted by law and in accordance with the Code of Ethics for Professional Accountants;
- (b) the Australian Taxation Office and the Australian Securities and Investments Commission where required by law;
- (c) Chartered Accountants ANZ when subject to a mandatory peer review;
- (d) our contractors assisting us in providing services to you or who perform functions on our behalf (for example, consultants, contractors or temporary employees, information technology service providers, fund trustees and managers, insurance providers, market research and other service providers);
- (e) auditors or compliance officers; and
- (f) if necessary, our risk insurers, solicitors and other professional advisors such as actuaries, financial planners, banks or other financial institutions. MURCHISONS may also disclose your Personal Information to organisations involved in a transfer or sale of all or part of our business or its assets or one involved in managing our corporate risk and funding requirements; and
- (g) anyone else to whom you consent.

MURCHISONS will assume that you specifically authorise us to deal with the Australian Taxation Office for routine matters when you ask us to manage your tax affairs, unless you advise us otherwise. MURCHISONS will seek your specific authority to comply with any request received from the Australian Taxation Office for information about you which we believe is outside the scope of our authority (for example, a tax office audit).

The Corporations Act 2001 (Cth) provides the Australian Securities and Investments Commission with the power to inspect certain personal information in MURCHISONS files and this may involve the disclosure of your personal information.

MURCHISONS's has well-documented, detailed procedures in managing personal data relating to the administration of customer accounts which are compliant with the APPs. Compliance to these procedures is monitored by MURCHISONS on an ongoing basis.

Our Privacy Policy - Direct Marketing

MURCHISONS may also use your Personal Information, including e-mail addresses, for the purpose of direct marketing. We may only use your Personal Information or data for the purpose of direct marketing in relation to promotional activities where it is impracticable for us to obtain your prior express consent. However, when we do this, we will provide an express opportunity when we first contact you to decline receiving any further marketing communications from us, via an opt-out mechanism. Please contact us if you do not want to receive any direct marketing information or if you do not want your information disclosed for direct marketing purposes.

Our Privacy Policy - Overseas Disclosure

In the normal course of business, MURCHISONS may disclose Personal Information to our related or associated entities, overseas recipients such as remote employees, personnel or contractors in the Philippines. MURCHISONS will take reasonable steps to protect an individual's privacy if this disclosure occurs. You agree and consent to the possible use and disclosure of this information to overseas recipients from time to time in accordance with this Privacy Policy and Privacy Statement.

Our Privacy Policy - Security of your personal information

MURCHISONS will take all reasonable steps to ensure that all Personal Information we collect, use or disclose is stored both physically and electronically in a secure environment accessed only by authorised persons. MURCHISONS will take reasonable steps to protect any Personal Information that it holds from misuse, loss, unauthorised access, modification or disclosure, and to destroy or permanently de-identify Personal Information if it is no longer needed for any purpose. MURCHISONS requires any third party, service provider, or other entity to which MURCHISONS discloses Personal Information to comply with this Privacy Statement and Privacy Policy and to comply with the APPs.

MURCHISONS maintains sophisticated IT systems to keep its customer, vendor and employee data on master files. MURCHISONS has security measures designed to protect against the loss, misuse and/or alteration of the information under its control, including multi factor authentication, restricted access, firewalls and encryption.

While MURCHISONS employs anti-virus software and encryption technology when interfacing with its customers, suppliers, contractors and other parties, you should be aware that there is a residual risk in transmitting any data electronically. This risk is inherent in any internet dealings.

Our Privacy Policy - How to access, correct or update your information

MURCHISONS will take all reasonable steps to ensure that all Personal Information we collect, use or disclose is accurate, complete and up-to-date. MURCHISONS will review Personal Information on its databases at regular intervals to ensure all information kept is up to date.

You have a right to seek access to your Personal Information and to correct that information. Please contact MURCHISONS if your details change or if you believe the Personal Information we have about you is not accurate or complete. We will provide you with reasonable opportunity to access your Personal Information and have it corrected or updated. You may be required to provide the appropriate identification.

Exceptions to your access rights may include:

- (a) Where providing access will pose a serious threat to the life or health of any individual or pose an unreasonable impact on the privacy of an individual;
- (b) Your request for access is frivolous or vexatious;
- (c) Where the information relates to existing legal proceedings between MURCHISONS and you and the information would not be discoverable in the process of those legal proceedings; or
- (d) Where providing access would be unlawful, may prejudice an investigation of possible unlawful activity, may prejudice enforcement of laws, or denying access is specifically authorised by law.

Where MURCHISONS refuses a request for correction or access, you will be provided with written reasons for the refusal and details of complain mechanisms.

Our Privacy Policy - Complaints

MURCHISONS takes your complaints seriously. If you believe that MURCHISONS has not dealt with your Personal Information in a manner that complies with the Privacy Laws as amended from time to time, please contact us at Level 4, 141 Walker St, North Sydney, NSW 2060 or e-mail privacy@murchisons.com or via any of our contact details listed at **www.murchisons.com**. You must submit your complaint in writing. MURCHISONS will use its best endeavours to provide a response in writing within a timely manner, and to correct any Personal Information and notify any other entity

required with updated information.

MURCHISONS has detailed procedures for dealing with Privacy Law breaches. If you are dissatisfied with the outcome of your complaint, or if MURCHISONS refuses to provide access to, or correction of, your Personal Information, you may complain to the Office of the Australian Information Commissioner at <http://www.oaic.gov.au>.

Our Privacy Policy - Transparency

This Privacy Statement and Privacy Policy is available on MURCHISONS's website at **www.murchisons.com** and will be made available free of charge to anyone who requests a copy. This Privacy Statement and Privacy Policy may be reviewed and amended from time to time, and any updated version will be made available on MURCHISONS's website or on request and will apply from the date the updated version is so published or provided.

Our Privacy Policy - How to Contact Us

You can contact MURCHISONS and our Privacy Officer at our head office Level 4, 141 Walker St, North Sydney, NSW 2060 or telephone (02) 9959 5599 or e-mail privacy@murchisons.com or via any of our contact details listed at **www.murchisons.com**.