

P R I V A C Y S T A T E M E N T

This Privacy Statement sets out Philco Financial Strategies' general policy in relation to our privacy obligations to you and our management of personal information collected, used or disclosed as a result of your use of the Philco Financial Strategies web site.

Respecting your personal information and your right to privacy

Protecting your privacy and the confidentiality of your "personal information" is very important to Philco Financial Strategies and is fundamental to the way we serve you.

Personal information means information or an opinion (including information or an opinion forming part of a database) we hold about you from which we can determine your identity. For example, we may collect and use your name and address details when you acquire or use particular Philco Financial Strategies products or services. Collecting and using this personal information ensures we can deliver our services to you as efficiently as possible.

Philco Financial Strategies knows that giving your personal information to us imposes a serious responsibility upon us.

We are committed to protecting your personal information. Where your personal information may be disclosed, and to the extent that we can, we believe in giving you a choice as to whom we may disclose your personal information, who may use your personal information and how that personal information may be used.

We believe that our Privacy Policy complies with the requirements of the Privacy Act 1988.

Collection of your personal information

Generally, Philco Financial Strategies will collect personal information directly from you and only to the extent necessary to provide a product or service or to carry out our internal administrative operations. For example, we may collect personal information from you when you fill in our online email form, deal with us over the telephone, ask us to contact you after visiting our web site or have contact with us in person.

We will collect personal information from you by lawful and fair means and not in an unreasonably intrusive way.

The type of personal information we may collect from you generally comprises name, company name, address, phone, fax and e-mail and information collected as a result of you using or acquiring particular Philco Financial Strategies products or services.

Use and disclosure your personal information

The personal information we collect from you allows us to provide you with better customer service.

We may also use or disclose your personal information for purposes related or ancillary to the main purpose for which we collect it and where such use or disclosure would be reasonably expected by you. Some examples are:

- Helping us to build a relationship with you
- Internal accounting and administration
- Regulatory reporting and compliance
- Protecting you and Philco Financial Strategies from fraud
- Helping us to identify and inform you about other Philco Financial Strategies Products and services that may be of benefit to you.

Occasionally, we may also collect, use or disclose your personal information for the secondary purpose of facilitating the distribution of marketing materials to you by Philco Financial Strategies or a third party. We will not do this if you ask us not to do so.

There are other situations where we are compelled by law to disclose your personal information. For instance, under certain circumstances we may be compelled to provide your personal information to law enforcement agencies, the Australian Electoral Office, the Department of Family Services or the Australian Taxation Office.

Duty of confidentiality and your consent

We have a duty to keep confidential all personal information we hold about you.

Generally, our duty of confidentiality applies except where disclosure of your personal information is:

- **Compelled by law**
For example, disclosure to various government departments and agencies such as the Australian Taxation Office, and disclosure to courts under subpoena.
- **In the public interest**
For example, where a crime, fraud or misdemeanour is committed or suspected, and disclosure against the customer's rights to confidentiality is justified.
- **With your consent**
Your consent is important to us. Your consent may be implied or express and it may also be verbal or written.

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You imply consent where we may reasonably conclude that you have given consent by the actions you take or do not take. For example, where you acquire or use an Philco Financial Strategies product, service or agency function, you consent to Philco Financial Strategies storing, using, maintaining and disclosing your personal information to the extent necessary for us to provide that particular Philco Financial Strategies product or service to you.

If you do not consent to certain uses of your personal information we may not be able to provide that particular Philco Financial Strategies product or service to you.

We reserve the right to make changes to the Philco Financial Strategies Privacy Policy and this Privacy Statement from time to time or as required by law.

Direct marketing and your privacy

From time to time we may use the personal information we collect from you to identify particular Philco Financial Strategies products and services which we believe may be of interest and benefit to you. We may then contact you to let you know about these products and services and how they may benefit you.

If you do not wish to receive direct marketing information from Philco Financial Strategies, please tell us.

Quality, accuracy and correction of your personal information

If we have accurate personal information about you, it enables us to provide you with the best possible service.

Philco Financial Strategies takes reasonable steps to ensure the personal information we collect, use and disclose is accurate, complete and up-to-date.

If you find that the personal information we hold about you is inaccurate, incomplete or out-of-date, please contact us immediately and we will take reasonable steps to ensure it is corrected.

Where Philco Financial Strategies does not agree with your view about the accuracy of the information and if you ask us to do so, we will take reasonable steps to note your claim where that information is stored and accessed.

Security of your personal information

Philco Financial Strategies stakes reasonable steps to protect your personal information from loss, misuse, unauthorised disclosure or destruction. Philco Financial Strategies has in place generally accepted standards of technology and operational security in order to keep your personal information safe.

Web site security and privacy

The internet has dramatically changed the way we do business. It allows Philco Financial Strategies to provide our products and services to you from the convenience of your own home or office.

We understand that you may be concerned about the confidentiality and security of the personal information we collect from you online. Accordingly, we have systems in place to ensure our online dealings with you are as secure and confidential as your dealings with us in person, or on the telephone.

Cookies

A "cookie" is a packet of information that allows Philco Financial Strategies's server (the computer that houses our web site) to identify and interact more effectively with your computer.

When you access our web site, we send you a "temporary cookie" that gives you a unique identification number. A different identification number is sent each time you use our web site. Cookies do not identify individual users, although they do identify a user's internet browser type and your Internet Service Provider.

Our cookie allows us to keep track of the pages you have accessed while visiting our web site. It also allows you to page back and forwards through our web site and return to pages you have already visited without having to bother about logging on to our home page again.

You can configure your internet browser to accept all cookies, reject all cookies or notify you when a cookie is sent. Please refer to your internet browser's instructions or help screens to learn more about these functions.

Information logged on this web site

When you visit the Philco Financial Strategies web site, our server logs the following information which is provided by your browser for statistical purposes only:

- the type of browser and operating system you are using.
- your Internet Service Provider and top level domain name (for example - .com, .net, .au, .uk etc).
- the address of any referring web site (for example - the previous web site you visited), and
- your computer's IP (Internet Protocol) address (a number which is unique to the machine through which you are connected to the internet).

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All of this information is used by Philco Financial Strategies for aggregated statistical analyses or systems administration purposes only. No attempt will be made to identify users or their browsing activities, except where required by or under law.

Links to other sites

The Philco Financial Strategies site contains links to other sites. In addition, some of the content appearing on the Philco Financial Strategies web site may be supplied by third parties, for example, by framing third party web sites or the incorporation through "framesets" of content supplied by third party servers.

While Philco Financial Strategies will always endeavour to engage in business arrangements with commercial entities of good repute and ethical business practices, we are ultimately not responsible for the privacy practices or the content of such web sites. However, our contractual arrangements with these parties seek to ensure that an equivalent level of privacy protection is afforded to you. We encourage you to read and understand the privacy policies on those web sites prior to providing any information to them.

Access to your personal information

Philco Financial Strategies will, upon your request, and subject to applicable privacy laws, provide you with access to your personal information held by us. However, we ask that you identify, as clearly as possible, the type/s of information requested. Philco Financial Strategies will deal with your request to provide access to your personal information in a reasonable time - usually within 30 days of receipt of your request.

We will not charge you for lodging such a request but we may recover from you our reasonable costs incurred in supplying you with access to this information.

In certain circumstances, the law permits us to refuse your request to provide you with access to your personal information.

Factors affecting your right to access include where:

- access would pose a serious threat to the life or health of any individual
- access would have an unreasonable impact on the privacy of others
- the request is frivolous or vexatious
- the information relates to a commercially sensitive decision making process
- access would be unlawful, or
- access may prejudice enforcement activities, a security function or commercial negotiations.

Further information on privacy

Should you require more specific details concerning our privacy practices please call between 10.00 am and 4.00 pm EST Monday to Friday or e-mail us.

Or you can obtain further general information about privacy protection from the Office of the Federal Privacy Commissioner by:

- calling their Privacy Hotline on 1300-363-992, or
- visiting their web site at www.privacy.gov.au, or
- by writing to:
The Federal Privacy Commissioner
GPO Box 5218
Sydney NSW 1042