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**SelfWealth.**<sup>®</sup>

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SelfWealth Ltd

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# Privacy Policy



November 14, 2017

**SelfWealth Ltd ACN 154 324 428** (referred to as **we, us** or **our**) have a duty to protect the privacy of your Personal Information in accordance with the National Privacy Principles set out in the *Privacy Act 1988 (Cth)*.

This Privacy Policy describes the manner in which we collect, hold and use Personal Information. If you wish to make any inquiries regarding this Privacy Policy, you should contact our Privacy Officer in any of the ways specified in clause 9.

We may, from time to time, review and update this Privacy Policy including, to take into account new laws, regulations and technology. All Personal Information held by us will be governed by its most recent Privacy posted on our website <http://www.selfwealth.com>.

**1. What is "Personal Information"?**

1.1 "Personal Information" is any information or opinion about a person, whether true or not, from which that person may be identified.

**2. When do we collect Personal Information?**

2.1 We collect your Personal Information in a variety of ways to allow us to conduct our business functions and to market our products.

2.2 The Personal Information we may collect includes your name, gender, date of birth, contact details (including personal or work email and postal addresses) or credit card, bank account, HIN (Holder Identification Number), information (where applicable) We may collect Personal Information when you:

- (a) register for our products or services;
- (b) visit our website;
- (c) download our app;
- (d) participate in our program;
- (e) request information from us or about us;
- (f) provide feedback;
- (g) complete surveys;
- (h) submit information to us through the website, solution or app; or
- (i) contact us by telephone, facsimile, LiveChat, email, post or in person.

2.3 We may also collect Personal Information about you via third parties, such as those that facilitate the use or communication of our products, services, programs or activities (as the case may be) (**Services**). However, we will only collect your Personal Information from third parties if it is not reasonable or practical to collect this information directly from you.

**3. Personal Information collected via our website, solution or app**

3.1 We will not collect any Personal Information about users of our website except when they knowingly provide it or otherwise in the situations described in clause 2 above.



#### **Click Stream Data**

- 3.2 When you visit, and browse our website, solution or app, our website host and other third parties engaged by us may collect Personal Information for statistical, reporting and maintenance purposes.
- 3.3 Subject to this Privacy Policy, the Personal Information collected by our website host will not be used to identify you. The information may include:
- (i) the number of users visiting our website, solution or app and the number of pages viewed;
  - (ii) the date, time and duration of a visit;
  - (iii) the IP address of your computer; or
  - (iv) location of the user;
  - (v) the path taken through our website, solution or app.
- 3.4 Our website host uses this information to administer and improve the performance of our website.

#### **4. How we use the Personal Information we collect about you**

- 4.1 Where we collect Personal Information about you, we may use the Personal Information for our organisation's primary functions and Services which may include the following:
- (i) to provide you with information or Services you have requested;
  - (ii) to promote and market our Services to you;
  - (iii) to personalise and customise your experiences on our website, solution or app;
  - (iv) to communicate with you;
  - (v) to provide you with ongoing information about us in which you may be interested;
  - (vi) to conduct research for the purposes of improving our existing Services or creating new Services; and
  - (vii) to give you the opportunity to receive emails and other advertising material.
- 4.2 We may collect and use your Personal Information for other purposes not listed above. If we do so, we will make it known to you at the time we collect and/or use your Personal Information.
- 4.3 We will only collect and use your Personal Information in accordance with this Privacy Policy.
- 4.4 If you choose not to provide your Personal Information to us for the purposes set out in this Privacy Policy, we may not be able to undertake certain activities for you.

#### **5. To whom we disclose your Personal Information**

- 5.1 Depending on the nature of your engagement with **us**, we may disclose your Personal Information to our related entities or Services partners.
- 5.2 We may also disclose your Personal Information to our website, solution or app host, software application providers or infrastructure providers in certain limited circumstances, for example when our website, solution or app experiences a technical problem or to ensure that it operates in an effective and secure manner, cooperating with law enforcement authorities in the investigation of suspected criminal violations or if there has been a breach of this Privacy Policy (including in the event of a complaint involving you, gathering information from you and examining your transmissions and materials on servers or any networks).
- 5.3 Personal Information will be stored and hosted in Australia.

## **6. Marketing**

- 6.1 We may use your personal information to provide you with promotional material about us or the Services offered by us. If you do not wish to receive such material, you can contact our Privacy Officer as specified in clause 9, so that your name can be removed from our marketing lists.
- 6.2 Unless otherwise specified in this Privacy Policy, we will not disclose any of your Personal Information to any other organisation unless the disclosure is required by law or is otherwise permitted by the National Privacy Principles or the State Privacy Principles.

## **7. Finding out what Personal Information we hold about you**

- 7.1 You are entitled to access Personal Information that we hold about you. If you request access to your Personal Information, we will grant your request unless providing you with access would unreasonably impact upon the privacy of others or is not otherwise permitted under the National Privacy Principles or the State Privacy Principles. If we refuse your request to access your Personal Information, we will provide you with reasons for the refusal.
- 7.2 A request for access can be made by contacting our Privacy Officer as specified in clause 9.

## **8. Updating, storage and security of Personal Information held by us**

Additional detailed information in regards to the safe guarding of Personal Information can be viewed at the following website:

<https://www.selfwealth.com.au/security>

However, we take reasonable steps also to:

- (a) make sure that the personal information we collect, use or disclose, is accurate, complete and up-to-date;
  - (b) protect the personal information we hold from misuse and loss;
  - (c) protect the personal information we hold from unauthorised access, modification or disclosure; and
  - (d) permanently delete personal information if it is no longer needed for our business functions or purposes.
- 8.1 You can update your contact and Personal Information at any time by contacting our Privacy Officer as specified in clause 9. If we find that we have no further need for your Personal Information we may remove it from our systems and destroy all record of it. We welcome any changes to your details in order to keep our records up to date.

## **9. What to do if you have a question, problem or complaint about our use of your Personal Information or this Privacy Policy**

- 9.1 If you feel that your privacy has not been respected or that we have conducted ourselves inconsistently with this Privacy Policy in respect of your Personal Information, or for any other queries or communication in relation to this Privacy Policy, please contact our Privacy Officer as follows:

email: [support@selfwealth.com.au](mailto:support@selfwealth.com.au)  
write to: **Privacy Officer Po Box 199, Surrey Hills, VIC 3127**