

PRIVACY POLICY

Wealthfarm Pty Ltd ACN 119 411 175 (“**Wealthfarm**”) recognises and values the protection of your personal information. Wealthfarm is governed by and observes the requirements of the *Privacy Act 1988* (Cth). Wealthfarm also recognises concerns you may have in relation to the collection of personal information and how Wealthfarm may store and use that information.

This Privacy Policy describes the way in which Wealthfarm collects, stores and discloses your personal information.

What type of information does Wealthfarm collect about you?

During the course of carrying on our business, we may collect personal information relating to you. We usually collect the following types of personal information:

- name, address, occupation, professional memberships and contact information;
- financial information; and
- information about your dealings with us.

Your option to not provide your personal information to Wealthfarm

Providing your personal information to Wealthfarm is absolutely optional. However, if you do not provide your personal information to Wealthfarm, we may not be able to:

- contact you or give you access to certain benefits; or
- to meet our obligations to you.

Personal identification

Every time you use the Wealthfarm website, Wealthfarm may collect certain information about you, including:

- the date and time of your visit to the Wealthfarm website;
- your IP address;
- the type of browser and operating system you are using; and
- any address of a recurring website and any website you are about to visit.

The above information provides Wealthfarm with details about how the Wealthfarm website will be used including the frequency and duration of visits, and which web pages you have accessed on our site. The information about you which we collect will not personally identify you.

Wealthfarm will not collect any sensitive information from you. Sensitive information includes your racial or ethnic origin, political opinions, philosophical beliefs, trade union membership, details of health, disability, sexual activity or sexual orientation.

Personal information via the Wealthfarm website

Most commercial websites use cookies. Cookies are pieces of information that websites send to the browser and are stored in the computer hard-drive. Cookies make using this website easier by storing information about your preferences on this website. This allows the site to be tailored to you on any of your return visits. Cookies will not identify you personally.

If you would prefer not to receive cookies, you can alter your security settings on your web browser to disable cookies or to warn you when cookies are being used. However, by disabling the cookie function in your web browser you may impede your ability to use parts of the Wealthfarm website.

Use and disclosure of personal information

Your personal information, including your e-mail address, will be used for three primary purposes:

- (a) to ensure the proper functioning of the Wealthfarm business;
- (b) for the marketing, planning, development and research requirements of Wealthfarm; and
- (c) to conduct surveys or market research which allow improvement in the types and quality of services offered to you by Wealthfarm.

Wealthfarm will not use or disclose, or permit the use or disclosure of, personal information that could be used to identify you in any circumstances except:

- (a) to ensure the proper functioning of the Wealthfarm business in relation to you. For example:
 - i. to confirm your acceptance of the Terms and Conditions;
 - ii. to seek your views on the operation of the Wealthfarm website in order to improve member services; and
 - iii. to communicate promotional offers and special events to you.
- (b) where Wealthfarm is required or authorised by law or if it is reasonably necessary to enforce the law; the information is necessary for the establishment, exercise or defence of a legal claim;
- (c) there are reasonable grounds to believe that disclosure is necessary to prevent a threat to life or health; or
- (d) you have given express consent to Wealthfarm for a prescribed purpose.

Wealthfarm will not sell, distribute, rent, licence, disclose or reveal, share or pass you're your personal information onto any third parties, other than those who are contracted to Wealthfarm to keep the information confidential whether subject to a statute or a scheme which imposes similar restrictions to the National Privacy Principles contained in the *Privacy Act 1988* (Cth) regarding the handling of personal information.

Terms of Use

We will take all reasonable steps to ensure that all information collected from you that we use or disclose is accurate, current, complete and stored in a secure environment accessed only by authorised Wealthfarm personnel.

Please keep in mind that no information transmitted over the Internet is guaranteed to be 100% secure. We will endeavour to protect your personal information, however we cannot guarantee or warrant the security of any information that you send to us, or receive from us.

These activities are conducted at your own risk. Once we receive your transmission, we will use our reasonable efforts to ensure its security.

Unsubscribe from the Wealthfarm email database

Please send an e-mail to unsubscribe@wealthfarm.com.au with “**UNSUBSCRIBE**” typed into the subject of the e-mail if you wish to unsubscribe from the Wealthfarm e-mail database.

Security of information

Wealthfarm is committed to ensuring that all financial details are collected and stored in a secure manner. Wealthfarm will take reasonable steps to protect the personal information it stores about you from misuse and loss and from unauthorised access, modifications and disclosure during collection. Your personal information will be destroyed in a secure manner when it is no longer required by Wealthfarm for the specified purposes.

Access and correction of personal information

You can at all times access personal information which we store about you. If any change to your personal information impacts your use of any Wealthfarm product or service, you will need to provide Wealthfarm with your updated personal information in order for us to ensure that our records are accurate.

Please contact us on admin@wealthfarm.com.au if you wish to access or modify personal information that you have provided to us.

Contacting us

Please contact Wealthfarm by telephoning +61 7 5571 1342 if you have any concerns or questions about our Privacy Policy or privacy practices. Alternately, you may email any questions to admin@wealthfarm.com.au.

Wealthfarm reserves its right to modify or amend this Privacy Policy at any time and without notice to you.

For further privacy information, please refer to the Australian Privacy Commissioner's website www.privacy.gov.au.

Thank you for taking the time to read the Wealthfarm Privacy Policy.

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