

# Privacy Policy and Statement

## ***Your Privacy is important to HUB24***

Your privacy is important to us. This statement outlines HUB24 Services Pty Ltd and its related bodies corporate (together "HUB24"). HUB24 is bound by the National Privacy Principles contained in The Commonwealth Privacy Act.

HUB24 reserves the right to modify this statement to take into account new laws and technology, and changes to our operations.

Due to the nature of the service we provide, government regulations and taxation laws, we ask for a range of personal information from our clients via advisers.

The type of personal information we may collect (but is not limited to) is client's name, address, date of birth, other contact details, investment portfolio, bank account details, and tax file number.

We obtain most of this information directly from our clients through application, adviser representative, and *in-specie* transfer forms.

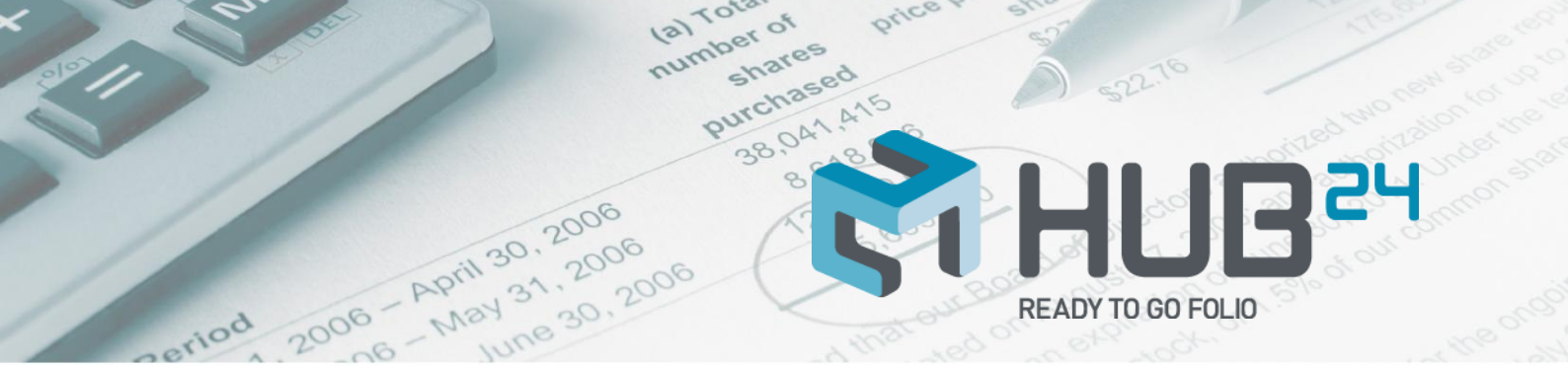
We may ask for other information to be provided voluntarily from time to time to enable us to improve our service or consider the wider needs of our clients.

If you have chosen not to provide the information we need to fulfil your request for our service, we may not be able to provide you with the request for that service.

## ***What kind of information do we ask for?***

HUB24 collects personal information from a client to properly administer the investment portfolio in accordance with the client's instructions, to ensure the client receives information about their investment portfolio, and to meet regulatory requirements such as tax file number provisions and anti-money laundering obligations.

HUB24 primarily collects this information from client's application forms (and any supporting documents supplied by the client through the client's nominated financial adviser), and from written advice from a client (or his or her financial adviser) of changes to this information. Personal information may be collected, in writing, and electronically through HUB24's website (including a client's password protected account).



### ***How do we use this Information and who may we disclose it to?***

HUB24 collects the personal information to establish and manage your investment portfolio, allow your adviser to review your on-going needs, and enhance our service by giving you on-going information that we believe is relevant for the use of this service.

The personal information HUB24 holds will not be used for any other purpose without the client's consent (except where permitted or required by law).

HUB24 may need to provide a client's personal information to its agents, contractors or external service providers in order to administer the client's investment portfolio. Strict controls are in place to ensure that such information is held, used or disclosed in accordance with the National Privacy Principles.

Personal information may be disclosed to external parties including the following:

- Agents, contractors, or external service providers appointed by HUB24 (such as Custodian, Auditors or other professional advisers)
- A client's nominated financial adviser
- A client's personal representative, attorney or agent – (only with a client's written consent)
- A government or regulatory body (such as ATO, AUSTRAC, ASIC or a law enforcement agency)
- Court ordered

### ***How do we store personal information?***

Safe guarding the privacy of your information is important to us. We hold personal information in a combination of secure computer storage facilities and paper based files and other records. We take steps to protect the personal information we use from misuse, loss, unauthorised access, modification or disclosure.

We maintain records for the required statutory time, when it is no longer required we will securely destroy the records.

No absolute guarantee can be provided that personal information provided via internet to HUB24's website (including a client's password protected client account) is secure.

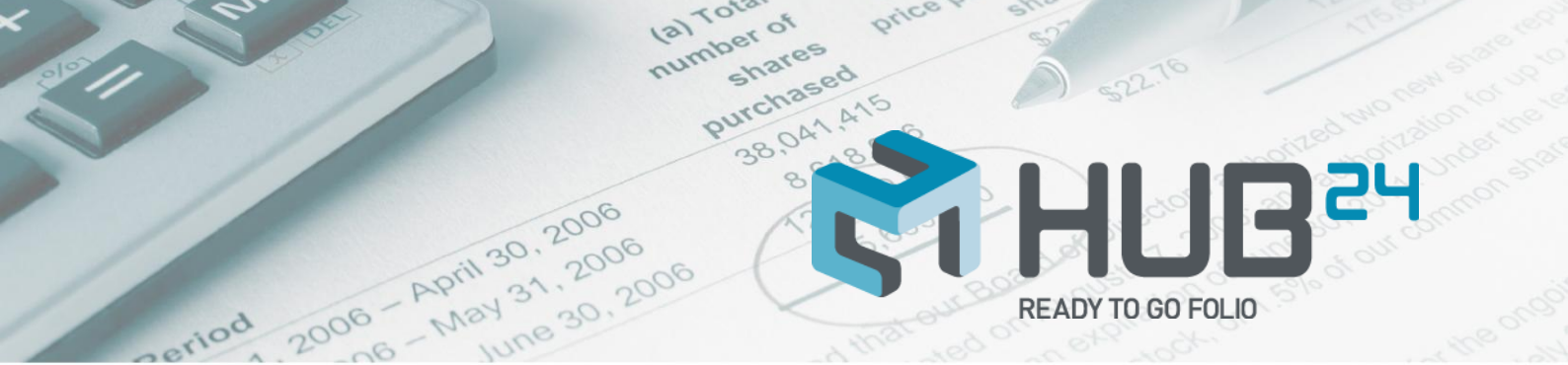
### ***You have the right to review what personal information about you is held by us***

Under the Commonwealth Privacy Act, you have the right to obtain a copy of any personal information which HUB24 holds about you and to advise HUB24 of any inaccuracies. The Act does set out some exceptions to this.

To make a request, you will need to write to us verifying your identity and specifying what information you require. We will respond to your request within 7 days. If the information sought after is extensive we may charge a fee to cover cost.

HUB24 aims to ensure that the personal information held about a client is accurate, complete and up-to-date. A client should contact HUB24 as soon as possible if any of his or her details change.

HUB24 will assume that a client has consented to its use of personal information for the purposes described unless it is otherwise contacted by the client.



### ***What is a Cookie and how does HUB24 use cookies?***

HUB24 uses cookies on our website to provide you with security and give you access to certain pages on our website without having to log in each time you visit. Cookies are small pieces of text stored on your computer to help us determine the type of browser and setting you are using, where you have been on the website, when you return to the website, where you came from and to ensure your information is secure.

### ***Links to third party websites***

HUB24 website may have links to external third party websites that may benefit the user. External websites should contain their own privacy statements and we recommend that you review them before using their websites.

HUB24 privacy policy only covers HUB24 website not third party websites.

### ***How to contact us?***

If you consider HUB24 has breached this Privacy Policy or otherwise does not respect your privacy, you can make a complaint. This will be acted upon promptly by our Privacy Officer.

You can contact our Privacy Officer by writing or phone:

Postal Address:  
GPO Box 529, Sydney NSW 2001

Phone:  
(02) 9233 9300  
(9.00am – 5.00pm, Sydney time)

Fax:  
(02) 9232 8626