



PRIVACY STATEMENT

Independent Capital Advisers Pty Ltd (“InCapital Advisers”) is committed to ensuring the privacy of your information. We recognise that you are concerned about your privacy and about the confidentiality and security of information that we may hold about you.

The Privacy Act and general laws place strict requirements on us to treat any information that we hold about you as confidential. This privacy policy details how we handle and protect that information.

The information provided by you may have been collected by InCapital Advisers or one of its authorised representatives.

InCapital Advisers can be contacted via:

Telephone: (07) 40314575

Facsimile: (07) 4051 0880

Email: admin@incpaital.com.au

P O Box 5667, CAIRNS QLD 4870

What personal information we collect or have collected

Only information which is necessary for us to perform our functions is collected and retained. Where practicable, the purpose for which we collect personal information and the consequences of not providing it will be made clear at the time of collection this includes our obligations under certain legislations to verify certain personal information about you.

Generally, we collect personal information about you:

- to provide you with a range of products and services, to meet our obligations to you and to enable us to conduct our business; and
- as required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

The following are examples of the information we collect.

- Your contact details including, name, address, phone numbers, email address
- Your tax file number;
- Financial information including your income, expenditure, assets and liabilities;
- Details of any investments you have;
- Details of your associated bank accounts;
- Details of specific transactions relating to your investments or bank accounts;
- Details of your investment objectives and risk profile;
- Details relating to your insurance requirements such as your state of health.
- Any other information we require to satisfy our obligations under relevant legislation
- Information from some third parties, who have referred you to us, may also be collected.

We will assume you consent to the collection of your personal information in the manner specified in this Privacy Policy until you tell us in writing to the contrary.

If you do not give us the requested personal information, or if the information you give us is incomplete or inaccurate, we may be delayed or prevented from providing you any products or services, carrying any transaction for you, providing information to you, processing any application or otherwise meeting our obligations to you.

Anonymity & Pseudonymity

The Australian Privacy Principles (APP) provides clients with the right to deal with an APP entity either anonymously or using a pseudonym, however as InCapital has an obligation under its Australian Financial Services Licence (AFSL) requirements to identify all of its clients as well as collect all relevant information regarding the clients personal circumstances, financial situation and objectives, we are generally unable to accommodate this and will rely on the exception provided within the APP.

Purpose, use and disclosure of personal information

We will use the personal information we collect for the purposes disclosed at the time of collection, or otherwise as set out in this Privacy Policy. We will not use your personal information for any other purpose without first seeking your consent, unless authorised or required by law. Generally we will only use and disclose your personal information to:-

- Open an account for you or your related entity;
- Maintain your account(s);
- Transact on your behalf.
- Fulfil any request from you for financial advice
- Provide you with research
- Provide you with relevant direct marketing
- Help us to understand your financial needs
- Update your personal file
- To ensure we meet our obligations under certain laws and other obligations under our AFSL requirements
- To provide you with information which may affect your investment decisions
- For any other purpose which is reasonably necessary to provide you with the products and/or services you have requested from InCapital.

We will only use or disclose the information collected about you for the purpose for which it was collected, for related purposes which you would reasonably expect us to use or disclose the information for, or where you have consented to us using or disclosing the information.

We may disclose your personal information to:

- Internally to our staff;
- To our related bodies corporate;
- To any person where necessary or desirable in connection with the provision of our products or services, including to financial institutions where we may establish accounts or other banking facilities on your behalf;
- To our professional advisers such as auditors, accountants and lawyers, insurance companies, property managers, consistent with normal business practices;
- To third parties we may engage from time to time to assist us in the promotion of our products and services, and who may receive limited personal information for that purpose;
- To external service providers in overseas locations (on a confidential basis) so they can provide us services related to our business, for example mailing services, IT services, unit registry and custodial services, archives services;
- If a permitted general situation exists as outlined in APP6
- Where required or authorised by law; and
- Where you consent to the disclosure.

Where applicable we may rely on employee and related bodies corporate exemptions that are available to us under the Privacy Act when using or disclosing personal information.

We will not disclose information about you to third parties for direct marketing purposes.

Cross-border disclosure of personal information

Some of our third party contractors and service providers may perform certain services overseas. As a result, your personal information may be disclosed to a recipient in a foreign country. For example, we may use external service providers overseas so they can provide us services related to our business, for example mailing services and IT services.

Under privacy laws effective from 12 March 2014, we must take reasonable steps, in the circumstances, before personal information is disclosed to an overseas recipient to ensure that the overseas recipient does not breach privacy laws in relation to that information ("the Obligation").

The Obligation does not apply if you consent to the disclosure of your personal information to an overseas recipient.

By supplying personal information to us, you consent to the disclosure of your personal information to an overseas recipient and agree that the Obligation does not apply.

The overseas recipient of information may not be subject to any privacy obligations or to any principles similar to the APPs and so you may not be able to seek redress in the overseas jurisdiction. The overseas recipient is also subject to a foreign law that could compel the disclosure of personal information to a third party, such as an overseas authority.

If you wish to withdraw your consent for us to provide this information you will need to contact our InCapital office or write to us using the details outlines above.

Where we collect the information from

In most instances information collected by InCapital Advisers about you will be collected directly from you either in an application form, during an interview or from telephone contact.

There may be occasions when InCapital Advisers will collect your personal information from other sources, such as from a publicly maintained record. We will only collect information from other sources where it is unreasonable or impractical for us to collect this information from you or where you have given your consent for us to collect this information from a third party.

In the event InCapital Advisers collects your personal information from a third party such as an accountant, we will take reasonable steps to inform you from whom, how and why the information was collected.

We may also collect information via cookies on our website or emails you send to us.

Cookies

A cookie is a small text file placed on your computer hard drive by a web page server. Cookies may be accessed later by our web server. Cookies store information about your use of our web site. Cookies also allow us to provide you with more personalised service when using our web site.

InCapital Advisers uses cookies to:

- Determine whether you have previously used our web site.
- Identify the pages you have accessed.
- Facilitate administration of the site and for security purposes.

Most web browsers are set to accept cookies but you may configure your browser not to accept cookies. If you set your browser to reject cookies you may not be able to make full use of the InCapital Advisers web site.

Email address

Unless otherwise specified if you provide us with your email address it will only be used for the purpose for which you provided it to us. It will not be added to a mailing list without your consent unless the mailing list is directly related to the purpose for which you provided your email address to us.

If you subscribe to one of our services and provide your email address to us so we may communicate with you through email, we may also use your email address to advise you of upgrades and changes to those services.

Should you no longer wish to receive information via email you can request this by emailing admin@incapital.com.au .

Security and retention policies

InCapital Advisers take reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification and disclosure. However neither Independent Capital Advisers or its directors, officers, employees or agents guarantees the security of your personal information

Should you use the internet for electronic communications you should be aware of any Inherent risks as we cannot guarantee the security of your personal information in such communications

Website Links

Sometimes the InCapital website may contain a link to third party websites. We are not responsible for the content or material contained in, or obtained through, any third party website or for the privacy practices of the third party website. We suggest that you review the privacy policy of each website that you visit

Access to information

You can access the personal information that we hold about you by contacting a Responsible Manager of InCapital Advisers as set out above. We will provide you with access to your personal information unless we are legally authorised to refuse your request. We may charge a reasonable amount for providing you the information in a mutually agreed format.

If you wish to change personal information that is out of date or inaccurate, please contact us. After notice from you, we will take reasonable steps to correct any of your information which is inaccurate, incomplete or out of date.

We may refuse your request to access, amend or delete your personal information in certain circumstances. If we do refuse your request, we will provide you with a reason for our decision and, in the case of amendment, we will note with your personal information that you have disputed its accuracy.

Complaint

If you have a complaint about our treatment of your privacy, please contact our Privacy Officer using the contact details above. Our Privacy Officer will investigate your complaint and endeavour to resolve any issue to your satisfaction within 30 days.

If you are not satisfied with the way in which we handle your enquiry or complaint, you can contact the Office of the Australian Privacy Commissioner on Tel: 1300 363 992 or email: enquiries@oaic.gov.au.

Changes to this Privacy Policy

We may change this Privacy Policy from time to time without notification.