

PRIVACY POLICY

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2 Introduction

- (a) This Policy complies with the requirements of the Privacy Act 1988 (Cth) (**Privacy Act**) and the Australian Privacy Principles. We respect your personal information, and this Privacy Policy explains how We handle it.
- (b) This Privacy Policy (**Policy**) covers Neptune Securities Ltd ACN 133 085 908 and all its related companies (**Neptune, We, Our or Us**), which includes all of our funds management and broking organisations.
- (c) We collect personal information to provide you with the products and services that you ask for, as well as information about other products and services offered by Us.
- (d) We disclose relevant personal information to external organisations that help us provide our products and services. These organisations are bound by confidentiality arrangements. These external organisations may be overseas organisations.
- (e) Personal information is any information or opinion about you that is capable, or reasonably capable, of identifying you, whether the information or opinion is true or not and is recorded in material form or not.
- (f) Sensitive information includes things like your racial or ethnic origin, political opinions or membership of political associations, religious or philosophical beliefs, membership of a professional or trade association or trade union, sexual orientation or criminal record, that is also personal information. Your health, genetic and biometric information and biometric templates are also sensitive information.
- (g) This Policy may change. We will let you know of any changes to this Policy by posting a notification on our website.
- (h) Any information collected after an amended privacy statement has been posted on the site, will be subject to that amended privacy statement.

3 What this Policy deals with

This policy deals with:

- (a) The kinds of personal information that We collect and hold
- (b) How We collect and hold personal information
- (c) The purposes for which We collect, hold, use and disclose personal information
- (d) How you may access personal information that We hold about you and seek the correction of such information
- (e) How to complain about a breach of the Australian Privacy Principles (**APP**) and how We will deal with such a complaint
- (f) If We disclose personal information to overseas recipients—the countries in which such recipients are likely to be located if it is practicable to specify those countries in the policy.

4 Types of personal information We collect

- (a) We only collect personal information that is reasonably necessary for one or more of Our functions or activities.
- (b) The types of personal information that We collect and hold about you could include:
 - (i) name;
 - (ii) date of birth;
 - (iii) postal or email address;
 - (iv) telephone numbers;
 - (v) occupation;
 - (vi) other contact details such as social media handles;
 - (vii) bank account details including institution name, account name, bank identifier and account number or IBAN;
 - (viii) financial details such as your tax file number;
 - (ix) information relating to your trading experience;
 - (x) identification documentation as required under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) (**AML/CTF Act**), including:
 - a. passport;
 - b. driver's licence;
 - c. national identity card;
 - d. utility bills;
 - e. trust deed;
 - (xi) other information We think is necessary to our functions and activities.

5 How We collect and hold personal information

- (a) We must collect personal information only by lawful and fair means.
- (b) Before and at the time of collecting personal information, we will obtain your consent for the purposes for which we intend to use and disclose your personal information.
- (c) Having provided consent, you are able to withdraw it at any time. To withdraw consent, please contact our office.
- (d) We may not be able to provide you with our services if you provide incomplete or inaccurate information, or if you withdraw your consent to use this information.
- (e) We must collect your personal information from you unless it is unreasonable or impracticable to do so. Any information collected from you will be collected from sources permitted under the AML/CTF Act. For example, if We are unable to contact you and We then rely on publicly available information to update your contact details or if, at your request, We exchange information with your legal or financial advisers or other representatives.
- (f) We might collect your information when you fill out a form with us (either in hard copy or via our website), when We speak with you on the telephone, used Our website or face to face. We may also verify your information via electronic means, such as email.
- (g) If We receive personal information that We did not solicit, then within a reasonable period after receiving the information, We must determine whether or not We could have collected the information under Australian Privacy Principle 3 (collection of solicited personal information) if We had solicited the information and We may use or disclose the personal information to make this determination.
- (h) Then, if We determine that We could not have collected the personal information and the information is not contained in a Commonwealth record, We must, as soon as practicable

but only if it is lawful and reasonable to do so, destroy the information or ensure that the information is de-identified. If however this does not apply in relation to the personal information, then Australian Privacy Principles 5 to 13 apply in relation to the information as if We had collected the information by solicitation.

- (i) We will do all that We can to ensure that the personal information that We collect, use and disclose is accurate, up-to-date, complete and relevant.

5.1 Dealing with unsolicited information

- (a) If we receive personal information that is not solicited by us, we will only retain it, if we determine that it is reasonably necessary for one or more of our functions or activities, and that you have consented to the information being collected or given the absence of your consent that it was impracticable or unreasonable for us to obtain it under the circumstances.
- (b) If these conditions are not met, we will destroy or de-identify the information.
- (c) If such unsolicited information is sensitive information, we will obtain your consent to retain it regardless of what the circumstances are.

5.2 Aggregated Data

- (a) Aggregated data is general data about groups of people which does not identify anyone personally, for example the number of people in a particular industry that engage in derivative trading. We use aggregated data to:
 - (i) help us to understand how you use our products and services and improve your experience with us; and
 - (ii) customise the way that we communicate with you about our products and services so that we can interact with you more effectively.
- (b) We may share aggregated data with our business or industry partners.

5.3 Sensitive information

In addition to the above conditions of collecting personal information, we will only collect sensitive information about, or if we obtain prior consent to the collection of the information or if the information is required or authorised by law.

6 Notifying you

- (a) When We receive personal information from you directly, We will take reasonable steps to notify you how and why we collected your information, who We may disclose it to and outline how you can access it, seek correction of it or make a complaint.
- (b) Sometimes We collect your personal information from third parties. You may not be aware that We have done so. If We collect information that can be used to identify you, We will take reasonable steps to notify you of that collection.

7 The purposes for which We collect, hold, use and disclose personal information

- (a) We collect personal information when it is reasonably necessary for one or more of our functions and activities. These include:
 - (i) Providing you with the products and services you ask for, and unless you tell us otherwise, to provide information on products and services offered by us and external product and service providers for whom we act as agent. (If you have

provided us with your email address or mobile phone details, we may provide information to you electronically with respect to those products and service);

- (ii) Verifying your identity;
 - (iii) Complying with our legal obligations;
 - (iv) Gathering and aggregating information for statistical, prudential, actuarial and research purposes;
 - (v) Providing you with technical support;
 - (vi) Participating in any third-party acquisition or potential acquisition of an interest in us or our asset; and
 - (vii) Taking measures to detect and prevent frauds, crime or other activity which may cause harm to our business or our products and services.
- (b) We may collect information about you because We are required or authorised by law to collect it. There are laws that affect Us, including company and tax law, which require Us to collect personal information. For example, We require personal information to verify your identity under the AML/CTF Act.
- (c) If We collect and hold your personal information for a primary purpose, We will not use or disclose the information for a secondary purpose unless:
- (i) you have consented to the use or disclosure of the information;
 - (ii) you would reasonably expect Us to use or disclose the information for the other purpose and the other purpose is related to the first particular purpose;
 - (iii) the use or disclosure of the information is required or authorised by or under an Australian law or a court/tribunal order;
 - (iv) a permitted general situation exists in relation to the use or disclosure of the information by Us; or
 - (v) We reasonably believe that the use or disclosure of the information is reasonably necessary for one or more enforcement related activities conducted by, or on behalf of, an enforcement body (and, if We use or disclose personal information in accordance with this point, We must make a written note of the use or disclosure.).
- (d) If We collect personal information from any of our related bodies corporate, this principle applies as if Our primary purpose for the collection of the information were the primary purpose for any of our related bodies corporate collected the information. This principle does not apply to the use or disclosure by Us of personal information for the purpose of direct marketing or government related identifiers.
- (e) If We hold personal information about an individual, We must not use or disclose the information for the purpose of direct marketing, unless We collected the information from the individual and the individual would reasonably expect Us to use or disclose the information for that purpose, and We provide a simple means by which the individual may easily request not to receive direct marketing communications from Us and the individual has not made such a request to Us.
- (f) We may also use or disclose personal information about an individual for the purpose of direct marketing if We collected the information from the individual and the individual would not reasonably expect Us to use or disclose the information for that purpose or someone other than the individual and either the individual has consented to the use or disclosure of the information for that purpose, or it is impracticable to obtain that consent, and We provide a simple means by which the individual may easily request not to receive

direct marketing communications from Us, and in each direct marketing communication with the individual, We include a prominent statement that the individual may make such a request, or We otherwise draw the individual's attention to the fact that the individual may make such a request and the individual has not made such a request from Us.

- (g) If you have general enquiry type questions, you can choose to do this anonymously or use a pseudonym. We might not always be able to interact with you this way however as we are often governed by strict regulations that require us to know who We are dealing with. In general, We will not be able to deal with you anonymously or where you are using a pseudonym when it is impracticable or we are required or authorised by law or a court/tribunal order to deal with you personally.

8 Who we may communicate with

- (a) Depending on the product or service you have, the entities we exchange your information with include but are not limited to:
- (i) brokers and agents who refer your business to us;
 - (ii) affiliated product and service providers and external product and service providers for whom we act as agent (so that they may provide you with the product or service you seek or in which you have expressed an interest);
 - (iii) auditors we appoint to ensure the integrity of our operations;
 - (iv) any person acting on your behalf, including your solicitor, settlement agent, accountant, executor, administrator, trustee, guardian or attorney;
 - (v) your referee (to confirm details about you);
 - (vi) if required or authorised to do so, regulatory bodies and government agencies;
 - (vii) credit reporting agencies;
 - (viii) insurers, including proposed insurers and insurance reference agencies (where we are considering whether to accept a proposal of insurance from you and, if so, on what terms);
 - (ix) other financial institutions and organisations at their request if you seek credit from them (so that they may assess whether to offer you credit);
 - (x) investors, advisers, trustees and ratings agencies where credit facilities and receivables are pooled and sold (securitised);
 - (xi) other organisations and associations who in conjunction with us provide products and services (so that they may provide their products and services to you); and
 - (xii) professional associations or organisations with whom we conduct an affinity relationship (to verify your membership of those associations or organisations).
- (b) Our use or disclosure of personal information may not be limited to the examples above.
- (c) We may be required to disclose customer information by law e.g. under Court Orders or Statutory Notices pursuant to taxation or social security laws or under laws relating to sanctions, anti-money laundering or counter-terrorism financing.

8.1 Outsourcing

- (a) We disclose personal information when we outsource certain functions, including bulk mailing, card and cheque book production, market research, direct marketing, statement production, debt recovery and information technology support. We also seek expert help from time to time to help us improve our systems, products and services.
- (b) We use banking agents, for example, local businesses, to help provide you with face-to-face banking services. These agents collect personal information on our behalf.
- (c) In all circumstances where personal information may become known to our contractors, agents and outsourced service providers, there are confidentiality arrangements in place. Contractors, agents and outsourced service providers are not able to use or disclose personal information for any purposes other than our own.
- (d) We take our obligations to protect customer information very seriously we make every effort to deal only with parties who share and demonstrate the same attitude.

9 Integrity of your personal information

9.1 Quality of your personal information

- (a) We ensure that the personal information we collect and use or disclose is accurate, up to date, complete, and relevant.
- (b) Please contact us if any of the details you have provided to us change or if you believe that the information we have about you is not accurate or up to date.
- (c) We may also take steps to update personal information we hold, for example, an address, by collecting personal information from publicly available sources such as telephone directories or electoral rolls.

9.2 Security of personal information

- (a) We are committed to protecting any personal information we hold about you from misuse, interference, loss, unauthorised access, modification and disclosure.
- (b) For this purpose we have a range of practices and policies in place to provide a robust security environment. We ensure the on-going adequacy of these measures by regularly reviewing them.
- (c) Our security measures include, but are not limited to:
 - (i) educating our staff as to their obligations with regard to your personal information;
 - (ii) requiring our staff to use passwords when accessing our systems;
 - (iii) encrypting data sent from your computer to our systems during Internet transactions and customer access codes transmitted across networks;
 - (iv) employing firewalls, intrusion detection systems and virus scanning tools to protect against unauthorised persons and viruses from entering our systems;
 - (v) using dedicated secure networks or encryption when we transmit electronic data for purposes of outsourcing;
 - (vi) providing secure storage for physical records; and

- (vii) employing physical and electronic means such as alarms, cameras and guards (as required) to protect against unauthorised access to buildings.
- (d) Where information we hold is identified as no longer needed for any purpose we ensure it is effectively and securely destroyed, for example, by shredding or pulping in the case of paper records or by degaussing (de-magnetism of the medium using alternating electric currents) and other means in the case of electronic records and equipment.

10 How you can access your personal information that We hold and seek the correction of such information

- (a) We will always give you access to your personal information unless there are certain legal reasons why We cannot do so. By law, we do not have to provide you with access to your personal information if:
 - (i) We believe there is a threat to life or public safety;
 - (ii) there is an unreasonable impact on other individuals;
 - (iii) the request is frivolous;
 - (iv) the information wouldn't be ordinarily accessible because of legal proceedings;
 - (v) it would prejudice negotiations with you;
 - (vi) it would be unlawful;
 - (vii) it would jeopardise taking action against serious misconduct by you;
 - (viii) it would be likely to harm the activities of an enforcement body (e.g. the police); or
 - (ix) it would harm the confidentiality of our commercial information.

If we cannot provide your information in the way you have requested, we will tell you why in writing. If you have concerns, you can complain by contacting us on +61 1300 459 688

- (b) or you can send us an email to info@neptunefx.com.au
- (c) If you believe that is something wrong with the information, for example if you think that the information We hold is inaccurate, out of date, incomplete, irrelevant or misleading, please send the completed form to info@neptunefx.com.au so we can update your details.
- (d) If we refuse to correct the personal information as requested by you, we will give you a written notice setting out the reasons for the refusal, the mechanisms available to complain and any other relevant information.
- (e) If you are worried that We have given incorrect information to others, you can ask us to tell them about the correction. We will correct this if We can or We will notify you if We are unable to change the details.
- (f) You can ask us to access your personal information that We hold by sending us an email to info@neptunefx.com.au
- (g) We will give you access to your information as soon as possible in the form you want it where it is reasonable and practical to do so. We will endeavour to comply with your request within fourteen (14) days of its receipt, but if that deadline cannot be met owing to exceptional circumstances, your request will be dealt with within thirty (30) days. It will help us provide access if you can tell us what you are looking for.
- (h) We are required to help you ask for the information to be corrected if We cannot correct this for you. Accordingly, We may need to talk to third parties. However, the most efficient way for you to make a correction request is to send it to the organisation which you believe made the mistake.

- (i) If We are able to correct the information, We will notify you within five (5) business days of deciding to do this. We will also notify the relevant third parties as well as any others you notify Us about. If there are any instances where We cannot do this, then We will notify you in writing.
- (j) If We are unable to correct your information, We will explain why in writing within five (5) business days of making this decision. If We cannot resolve this with you internally, you are able to make a complaint via our external dispute resolution scheme, by contacting the Australian Financial Complaints Authority (**AFCA**) or the Office of the Australian Information Commissioner (**OAIC**).
- (k) If We agree to correct your information, we will do so within thirty (30) days from when you asked us, or a longer period as agreed between Us and you.
- (l) If We are unable to make corrections within a thirty-day time frame or the agreed time frame, We must notify you of the delay, the reasons for it and when we expect to resolve the matter, ask you to agree in writing to give us more time and let you know you can complain to AFCA or OAIC.

11 Other countries

- (a) You acknowledge that it may be necessary for your information to be transferred to organisations who provides a service to us outside of Australia, and you consent to such transfer.
- (b) We may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.
- (c) Overseas organisations may be required to disclose information We share with them under a foreign law. In those instances, We will not be responsible for that disclosure.
- (d) By using our services, you are consenting to the disclosure of your information as described in this Clause 7. However, you may withdraw consent at any time by contacting our office. As mentioned in Clause 2(d), We may be unable to continue providing you with our services if you withdraw your consent.

12 Government Identifiers

- (a) Sometimes We may be required to collect government-related identifiers such as your tax file number.
- (b) We will not use or disclose this information unless We are authorised or required to do so by law or the use of the government-related identifier is reasonably necessary for Us to verify your identity for the purposes of Our business activities or functions.

13 How you can complain about a breach of the Australian Privacy Principles, or a registered APP code (if any) that binds Us, and how We will deal with such a complaint

- (a) If an individual feels that We have breached our obligations in the handling, use or disclosure of their personal information, they may raise a complaint. We encourage individuals to discuss the situation with one of Our representatives in the first instance, before making a complaint.

(b) The complaints handling process is as follows:

The individual should make the complaint including as much detail about the issue as possible, in writing to Us:

The Compliance Department
Neptune Securities Ltd
Level 12, 95 Pitt Street
Sydney NSW 2000
info@neptunefx.com.au

We will investigate the circumstances included in the complaint and respond to the individual as soon as possible (and within 30 calendar days) regarding Our findings and actions following this investigation.

To assist us in helping you, we ask you to follow a simple three-step process:

1. Gather all supporting documents relating to the complaint;
2. Contact us and we will review your situation and if possible, resolve your complaint immediately.
3. If the matter is not resolved to your satisfaction, please contact our Complaints Officer on +61 1300 459 688 or put your complaint in writing and send it to Neptune at:

Suite 706, South Tower, Chatswood Central
1-5 Railway Street, Chatswood NSW 2067 (Australia)

After considering this response, if the individual is still not satisfied they may escalate their complaint directly to the Information Commissioner for investigation:

Office of the Australian Information Commissioner
www.oaic.gov.au
Phone: 1300 363 992

When investigating a complaint, the OAIC will initially attempt to conciliate the complaint, before considering the exercise of other complaint resolution powers.

Alternatively, if the complaint relates to a non-privacy matter, or should individuals choose to do so, a complaint may also be lodged with AFCA:

Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne VIC 3001 (Australia)
www.afca.org.au
Phone: 1800 931 678