



Gold Financial Privacy Policy

Gold Financial understands that privacy is important to you

Gold Financial is subject to the requirements of the National Privacy Principles which are contained in the Privacy Act 1988 (the Privacy Act) and which govern how private sector organisations handle personal information.

Our Privacy Policy is made on behalf of Group Insurance and Superannuation Concepts Pty Ltd (AFS Licence No. 245521, ABN 97 496 556 262) and its related bodies corporate.

Our Privacy Policy is designed to answer the following questions:

- What Personal Information does Gold Financial collect?
- How is Personal Information collected and stored?
- How is Personal Information used?
- Will Personal Information be given to anyone else?
- How can you access and correct your Personal Information?

1. What Personal Information does Gold Financial collect?

‘Personal Information’ means any information that can identify you.

Gold Financial may obtain Personal Information in order to provide you with our services or manage our relationship with you.

If you acquire services from Gold Financial, we may ask you to provide certain details including, for example, your name and contact information, your birth date, your tax file number and your financial details.

Sometimes, we may need to collect Personal Information about individuals who are not customers of Gold Financial (for example, business contact details of a company representative with whom we deal).

Generally, we will not collect sensitive information about you (such as your race, political beliefs, religion or health) unless this is required to enable us to provide you with services. If we need sensitive information, we will ask for your consent when we collect this information (unless an exception applies).

2. How is Personal Information collected and stored?

This will depend on how you interact with us or the services you request from us.



We may collect personal information about you from an application form or a registration form or verbally if you call us.

In addition, if you access your account information on-line through of Gold Financial Internet site (using a registered user identification), we may collect Personal Information electronically. For example, we may collect information about your visits by using "cookies". A cookie is a packet of information which is sent by our websites to your computer to track your use of our website and to allow you to effectively access your account information. In general, we use "cookies" for security purposes and to assess the usage and improve the functionality of our website.

Gold Financial takes reasonable steps to ensure the security of Personal Information held by it from such risks as loss or unauthorised access, destruction, use, modification or disclosure.

3. How is Personal Information used?

Gold Financial's policy is to use Personal Information only for the main business purposes for which it was collected.

The Personal Information collected from you by Gold Financial may be used to:

- provide you with our services or with other information you have requested;
- notify you about other Gold Financial' services or promotions from time to time; or
- manage our relationship with you.

If at any time you no longer wish to be notified about other Gold Financial' services or promotions please let us know.

Please note that the Personal Information collected about you may be used by different companies within the Gold Financial' group, but only if this is necessary in order for us to provide you with our services.

4. Will Personal Information be given to anyone else?

Our policy is designed to maintain the confidentiality of all Personal Information held by Gold Financial and prevent its misuse.

Gold Financial does not sell, rent or trade Personal Information to, or with, third parties.

In some circumstances, however, personal information may be disclosed outside Gold Financial. For example:

- For legal reasons, disclosures may need to be made to law enforcement agencies, government agencies, courts, external advisers or their licensees.
- In some circumstances, Personal Information is disclosed to third parties where this is related to the supply of our services. If Gold Financial makes disclosures of this kind, you will be advised of these disclosures at the time you request Gold Financial to supply you with our services.
- Personal Information may be disclosed to third parties to whom Gold Financial contracts out specialised functions, such as mailing houses and printing companies. If so, we take steps to



ensure that those contractors comply with the Privacy Act, and are authorised only to use Personal Information in order to perform the functions required by Gold Financial.

5. How can you access and correct your personal information?

Under the Privacy Act, you have a right to seek access to information which we hold about you, although there are some exceptions to this. You also have the right to ask us to correct information about you which is inaccurate, incomplete or out of date. Gold Financial' policy is to consider any requests for access or correction in a timely way.

To provide you with access to your personal information, Gold Financial would ordinarily provide you with a print-out of the relevant personal information from our current databases, or with photocopies of records which are held only on current paper files.

If you have any questions about this privacy policy, if you wish to complain about how we have handled Personal Information about you, or if you wish to access or correct your personal information, please contact Gold Financial' Privacy Officer:

Telephone: (03) 9348 2619
Facsimile: (03) 9348 2726
e-mail: admin@goldfinancial.com.au

Please write to:

This privacy policy may change from time to time.

Privacy Officer
Gold Financial
Level 6
369 Royal Parade
Parkville VIC 3052