



ASCF
Australian Secure Capital Fund

Australian Secure Capital Fund Ltd

Privacy Policy

Version 4

01/12/2020

Australian Secure Capital Fund Ltd

Privacy Policy



Privacy Policy

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1.0 Introduction

1.1 Purpose and Scope

The purpose of this policy is to tell you what information we collect, how we use the information collected and to provide you with information on the actions ASCF take to safeguard your information.

We recognise that your privacy is important to you. ASCF is committed to treating the personal information we collect in accordance with the Australian Privacy Principles in the *Privacy Act 1988 (Cth)* (**Privacy Act**).

In this Privacy Policy, any reference to '**ASCF**', '**we**', '**us**' and '**our**' is a reference to Australian Secure Capital Fund Limited and includes any other entity that is part of the ASCF group of companies.

2.0 Personal Information

2.1 Collection of Personal Information

Generally, we only collect personal information that is reasonably necessary for, or directly related to, one of more of the functions and activities of our business. For example, we may request that you provide your personal information when you instruct us to provide services, acquire products, invest with us or interact with us, e.g., via our website. There may be other occasions when we collect personal information about you, search results obtained when verifying a customer's identity or from other sources, such as from our related entities, a publicly maintained record or from an information services provider. We may also share personal information about you with our related entities.

The types of personal information we collect may include:

- Names, gender, date of birth,
- Contact information such as address, email address, phone numbers and IP address;
- Information in identification documents (e.g., passport or driver's licence);
- Bank account details;
- Information about shareholders, beneficiaries and beneficial owners;
- Tax file numbers, tax residency status and other government-issued identification numbers;
- Personal questions to form and answer security questions;
- Information about which ASCF webpages you visit and which forms and documents are downloaded;
- Details about your spouse, children and other family members, if required based on a specific engagement to provide services or products, such as estate planning, family continuity or wealth transition services; and/or
- Financial, asset and investment related information.

We do not collect or hold sensitive information, such as racial or ethnic origins, religious affiliation, political opinions, or criminal record. We may hold information about your health, only when it concerns your investment (for example if a Power of Attorney is relied on). Personal information held by us is not organised by government related identifiers.

2.2 How we Collect Personal Information

Generally, we will collect your personal information directly from you, for example when we deal with you in person or over the phone, when you send us correspondence (including via email), when you complete a form, questionnaire or survey or when you use our website or our social media.

Sometimes it may be necessary for us to collect your personal information from a third party. For example, we may collect your personal information from a publicly available record or from your personal representative. We may also collect personal information about you from your use of our website and information you provide to us through the registration process on our website.

2.3 Providing Personal Information about Someone Else

If you provide us with someone else's personal information, you should only do so if you have their authority or consent to provide us with their personal information. You should also take reasonable steps to inform them of the matters set out in this Privacy Policy.

2.4 Holding Personal Information

ASCF may hold personal information in both hard copy and electronic formats. We also engage third parties to host electronic data (including in relation to the services we provide on our behalf).

ASCF also has legal requirements which govern how long we retain documents and information and data breach incidents. ASCF endeavour to ensure that personal information is kept as current as possible and that irrelevant data is deleted or made anonymous as soon as reasonably practicable. However, personal information may be retained for varying periods of time to comply with legal and regulatory obligations or any other legitimate business reason.

In the event you cease to be a client of ASCF, personal information we hold about you will be maintained for at least as long as we are required to comply with legislative document retention requirements. After that time, we may destroy your personal information or put it beyond use, e.g., de-identify the personal information so it cannot be used to identify you.

2.5 Purpose for Collecting, Holding, Using and Disclosing Personal Information

ASCF collects, holds and uses personal information for a number of purposes including:

- To provide services;
- To respond to requests or queries;
- To provide you with information about our products or services;
- To operate our business and any company, managed investment scheme, trust or syndicate, including entering details on a register of members and performing compliance reviews or audits;
- To maintain contact and keep you informed of our services, updates, industry developments and events;
- To verify your identity, including under Anti-Money Laundering and Counter-Terrorism Financing laws and regulations, which involve disclosure of your personal information to service providers, government or regulatory bodies, credit agencies or other information holders and repositories;
- For administrative purposes, including processing applications, distributions and payment transactions;
- For recruitment purposes and matters relating to the employment of our personnel, providing internal services or benefits to our staff;
- When engaging service providers, contractors or suppliers relating to the operation of our business;
- To manage any conflict of interest;
- For seeking your feedback or to conduct surveys;
- To meet any legal or regulatory obligations, e.g., providing the Australian Taxation Office with tax file numbers, or reporting relating to CRS or FATCA;
- As part of an actual (or proposed) acquisition, disposition, merger or de-merger of a business (including ASCF's business) or entering into an alliance, joint venture or referral arrangement;
- To perform internal statistical analysis, including of our databases and website; and/or
- For any other business-related purposes.

If you do not provide us with the personal information we have requested, we may not be able to complete or fulfil the purpose for which such information was collected, including providing you with the services or products we were engaged to perform.

The types of third parties to whom we may disclose your personal information include:

- Your financial advisers or other professional advisers;
- Any third-party service provider which we may engage to provide due diligence, compliance, identification and verification services, custody, administration, technology, auditing, mailing, printing or other service;
- Government authorities such as the Australian Taxation Office or the Australian Securities and Investments Commission where required to by law or where reasonably requested;
- Our professional advisers, including experts, legal and accounting firms, auditors, consultants and other advisers;
- As part of an actual (or proposed) acquisition, disposition, merger or de-merger of a business (including ASCF's business) or to enter into an alliance, joint venture or referral arrangement;
- When directed to by law, such as by court subpoena; and/or
- Our related bodies corporate or any other company within the ASCF group.

We do not disclose personal information to third parties for the purpose of allowing them to send marketing material to you.

3.0 Information Storage and Security

We take security measures to ensure that any personal information we hold is protected from misuse, loss and unauthorised access, modification or disclosure, including physical security measures (e.g., security passes and keys to enter our offices and storage of files in lockable cabinets) and technology security measures (e.g., restriction of access, firewalls, encryption, passwords and anti-virus technology).

We store personal information in our computer databases. We may also utilise third party storage providers (such as internet or 'cloud' based storage), which store data in an overseas country, e.g., United States, North America, Asia, European Union or any other country in which the provider or its affiliates, subsidiaries or service providers maintain facilities. In the event that your personal information is held in an overseas country the information will not be protected by the Australian Privacy Principles. By providing your details, you consent to your information being disclosed and held in this manner.

4.0 Privacy on ASCF Websites

4.1 Automatic Collection of Personal Information

Cookies and other technologies are used by us on our website and through email to automatically collect certain types of information. The collection of this information allows us to customise your online experience, market products and services to you, improve the performance, usability and effectiveness of our online presence and to measure the effectiveness of our marketing activities.

If you register or log into our website and provide information about your preferences, we may use your information to personalise your user experience. If you register or log into our website using a third-party account, we may collect any information you have permitted the third-party service to share, such as your name and email address, depending on the privacy settings you have set with the third-party service and their privacy policy.

4.2 IP Addresses

An IP address is a number assigned to your computer whenever you access the internet. It is not linked to personally identifiable information. We may use IP addresses to analyse trends, administer the website, track user's movement, and gather broad demographic information.

4.3 Cookies

A 'cookie' is a small text file that is placed on your computer or internet-enabled device whenever you visit our website. This allows the website to remember your computer or device and serves a number of purposes.

For example, online retailers use cookies to track items in a user's shopping cart while they explore the different pages on the website. Without cookies, each time you click on another link, the cart would reset to zero. This could make buying anything online very difficult.

The use of cookies is an industry standard and many major browsers are initially set up to accept them. You can reset your browser settings to either refuse to accept all cookies or to notify you when you have received a cookie. You may also delete cookies from your device at any time. However, if you refuse to accept cookies, you may not be able to access or use all of the features available on our website.

Cookies by themselves do not tell us your email address or otherwise identify you personally. In our analytical reports, we may obtain other identifiers including IP addresses, but this is for the purpose of identifying the number of unique visitors to our website and geographic origin of visitor trends, and not to identify individual visitors.

4.4 Location-based Tools

We may collect and use the geographical location of your computer or mobile device. This location data is collected for the purpose of providing you with information regarding services which we believe may be of interest to you based on your geographic location, and to improve our location-based products and services.

4.5 Social Media

Our website may host blogs, forums, crowd-sourcing and other applications or services (collectively "social media features"). The purpose of social media features is to facilitate the sharing of knowledge and content. Any personal information that you provide on any ASCF social media feature may be shared with other users of that social media feature (unless otherwise stated at the point of collection), over whom we may have limited or no control.

4.6 Links to Third Party Websites

ASCF's website may contain links to third parties' website. Those other websites are not subject to our privacy policy and procedures. You will need to review those websites to view a copy of their privacy policy. ASCF does not endorse, approve or recommend the company, product or service provided on or associated with the external link.

4.7 Your Choices

You have several choices regarding your use of ASCF's website. In general, you are not required to provide personal information when you visit our website. However, if you apply to receive information about our services, events and updates, wish to acquire products or services or apply for a job, provision of certain personal information will generally be required.

5.0 Minors

5.1 Children

We understand the importance of protecting children's privacy, especially in an online environment. In particular, our website is not intentionally designed for or directed at children under the age of 18. It is our policy to never knowingly collect or maintain information about anyone under the age of 18, except as part of a specific engagement to provide services or products that necessitates such personal information being collected.

6.0 Accessing your Personal Information

6.1 Request Access to your Personal Information

Australian privacy law gives you a general right to request access to your personal information, subject to some limited exceptions permitted or required by law. Such requests must be made in writing to our Privacy Officer. If we decline your request for access, we will provide a written explanation to you for the refusal.

Upon confirmation of your identity, we may provide you with access to information by either providing you with copies of the information requested or allowing you to inspect the information. We may charge reasonable costs for providing you access to your personal information.

We will not provide you with access to personal information which would reveal any confidential formulae or the detail of any in-house evaluative decision-making process but may instead provide you with the result of the formulae or process or an explanation of that result. See below at 9.3 for details on how to lodge a request for access to your personal information.

ASCF does have the right to refuse your request for access to your personal information if we have a valid reason. Some valid reasons include:

- ASCF believe that giving you access may have an unreasonable impact on the privacy or other individuals;
- Your request is frivolous or vexatious;
- Your personal information is part of an existing or anticipated legal proceeding between you and ASCF.

ASCF may also rely on the exemptions in the Freedom of Information Act to refuse access.

7.0 Correcting your Personal Information

7.1 Requesting a Correction to Personal Information

It's important that you make sure that the personal information we hold about you is accurate, up-to-date and compete. If you believe that any personal information ASCF has collected about you is inaccurate, out-of-date, incomplete, irrelevant or misleading, you have the right under Australian Privacy Law to request a correction or amendment. To do so, please contact our Privacy Officer and we will take reasonable steps to correct it in accordance with the requirements of the Privacy Act.

As mentioned above at 2.4, ASCF is required to comply with legislative document retention requirements, so ASCF may not be able to amend or delete information during this period.

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8.0 Complaints

8.1 Complaints about the Handling of Personal Information

If you wish to make a complaint about our handling of your personal information, you can contact our Privacy Officer. You will be asked to set out the details of your complaint in writing.

We will endeavour to reply to you within 30 days of receipt of the complaint and, where appropriate, will advise you of the general reasons for the outcome of the complaint. In some circumstances, our Privacy Officer may decline to investigate the complaint, e.g., if the complaint relates to an act or practice that is not an interference of the privacy of the person making the complaint. If you are not satisfied with the outcome of your complaint, you can refer your complaint to:

The Office of the Australian Information Commissioner (OAIC)

Web address: OAIC

Phone: 1300 363 992 (11am to 5pm Tuesday to Thursday)

Mail: GPO Box 5218
Sydney NSW 2001

Or by online enquiry: [Privacy Complaint form \(business.gov.au\)](http://Privacy Complaint form (business.gov.au))

9.0 More on Privacy

9.1 Office of the Australian Information Commissioner

ASCF are required to comply with the *Privacy Act 1988*, which contains the Australian Privacy Principles. A summary of the Australia Privacy Principles, a copy of the Privacy Act and additional information about privacy is available on the website of the Office of the Australian Information Commissioner at OAIC.gov.au.

9.2 Changes to this Privacy Policy

The ASCF Privacy Policy may change from time to time, to reflect our current privacy practices or changes in the law. The ASCF Website will always have the current version of the ASCF Privacy Policy. Before providing us with personal information, please review the Privacy Policy on our website.

9.3 Our Contact Details

If you:

- Have a query in relation to this Privacy Policy
- Would like to notify ASCF that you no longer wish to receive marketing material from us;
- Would like to access or correct your personal information; and/or
- Would like to make a complaint about our handling of your personal information

You are required to submit your request in writing and we ask that you include:

- Your name and contact details
- Detail the personal information you would like access to;
- How you'd like to access the personal information (i.e. receive a copy by email, or post, or you want to view the information in person)
- Authority for another person or organisation to access the personal information of your behalf.

Please submit any requests to:

ASCF Privacy Officer Australian Secure Capital Fund Ltd Suite 6C, 33 Park Road Milton QLD 4064	Phone: 1300 269 419 Email: compliance@ascf.com.au
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