

Privacy Policy

Your Privacy is important to CHARTER PARTNERS and we are committed to providing you with the highest levels of service. This includes protecting your privacy. From 12 March 2014, CHARTER PARTNERS is bound by amendments to the Commonwealth Privacy Act 1988, which set out a number of principles concerning the protection of your personal information. This is outlined in this Privacy Policy.

CHARTER PARTNERS' Privacy Policy sets out important information about privacy protections which we extend to your personal information. It relates to personal information that you provide to us.

CHARTER PARTNERS will update this Privacy Policy as required. For example, as we update and improve our services, modifications may be required. Any changes will be published so that you are always aware of the sort of information we collect, how the information may be used, and under what circumstances it may be disclosed by us.

Please note that if at any time CHARTER PARTNERS is required by law to release information about you or your organisation, we must cooperate fully. This Privacy Policy does not apply to our acts or practices that are directly related to employee records of current or former employees.

What Personal Information does CHARTER PARTNERS collect?

Personal Information is any information or opinion from which an individual's identity may be ascertained. CHARTER PARTNERS only collects information that is necessary to assist us in providing our services. We do not collect personal information unless we first ask you for it, you provide it to us, or the information is publicly available.

Examples of the types of information we collect include:

- Your individual or your entity's identity and contact details;
- Financial information;
- Share portfolio information;
- Creditor information;
- Information as required by taxation law.

How does CHARTER PARTNERS collect information?

CHARTER PARTNERS collects information about you (individuals and entities) in a number of different ways, including:

- CHARTER PARTNERS collects information from you when you engage our firm so that we may provide you with tax consulting , training , business services, audit or corporate secretarial services;
- CHARTER PARTNERS collects information from external sources with prior consent from you. Our external sources include: Australian Security and Investments Commission (ASIC), Fund Managers, Australian Taxation Office (ATO). We ensure that external sources are permitted under the Australian Privacy Principles to disclose the information to us, or have received the prior consent from the individual

to release the information to us.

Consent is obtained from you when we are appointed by you as your:

- Tax agent;
- Registered office for a company;
- Auditor;
- Agent for other purposes (for example power of attorney).

Our appointment is confirmed in writing with you.

- CHARTER PARTNERS collects information when you make contact with us to enquire about our services.

When you e-mail us:

- We will use your e-mail address for the purpose for which you provided it and to raise awareness about recent developments that may be of relevance or interest;
- Your e-mail address will not be added to a commercially available mailing list;
- We will not disclose it without your consent.

Other personal information collected by us:

- Will be collected by lawful and fair means;
- Will be used for a lawful purpose;
- Will be collected with your consent;

and

- The purpose for collection should be clear and explicit;
- We ensure that any information collected is collected in accordance with the Australian Privacy Principles.

What may happen if you do not provide CHARTER PARTNERS with information

If you do not provide CHARTER PARTNERS with the information we request, our ability to provide our high standard of service may be compromised:

- Our advice may be inaccurate or incomplete;
- We may be unable to provide certain services to the individual concerned;
- The provision of (some of) our services to the individual may be delayed;

and/or

- In certain circumstances, failure to provide some information may result in documents being submitted to the ATO, ASIC or other statutory bodies late and possibly incurring penalties.

Why does CHARTER PARTNERS collect the information and how is your information used by us?

CHARTER PARTNERS collects information to provide you with a specific service. We may use the information you provide to us for a number of purposes, such as:

- ATO reporting requirements;
- ASIC requirements;
- Provide other services you require;
- Administer and manage those services, including charging, billing and collecting debts;
- Inform you of ways the services provided to you could be improved;
- Advising clients of events, business opportunities and service provision available to them;
- Providing you with news and information relevant to you
- Research and develop our services;
- Maintain and develop our business systems and infrastructure.

Your personal information is also collected to promote and market other services which we consider may be of interest to you. You may notify us at any time that you do not wish to receive marketing or promotional material by contacting our privacy manager.

CHARTER PARTNERS does not collect sensitive information such as an individual's religion, race, political opinion, membership of a political association, religious beliefs or affiliations, sexual preferences or practices, criminal records or health information. There may be exemptions to this rule, such as where collection is required by law.

Disclosure of Personal Information

CHARTER PARTNERS will not sell, exchange, trade or otherwise supply to third parties any personal information obtained from you without your prior consent.

CHARTER PARTNERS, with prior consent, discloses information about you to various organisations and/or parties in order to fulfil our client services. These organisations include for example:

- Australian Taxation Office (ATO);
- Australian Securities and Investment Commission (ASIC);
- CPA Australia Quality Control ;
- Banking and financial institutions;
- Superannuation authorities;
- Fund Managers;
- Financial Planners;
- Government and statutory bodies;
- Auditors.

When your personal information is no longer used by us as set out above, we will destroy or permanently de-identify personal information. Our ability to destroy information is limited by legislative requirement to retain records for a period of time.

Cross-border disclosure of Personal Information

CHARTER PARTNERS may transfer or store your Personal Information outside Australia. If we engage with, or are required to send Personal Information to an overseas entity to fulfil the purpose for which the Personal Information was collected (or a related or ancillary purpose), we may seek your consent with regards to the disclosure.

How will CHARTER PARTNERS keep your personal information secure?

CHARTER PARTNERS intends to protect the quality and integrity of personal information kept about you. We have implemented appropriate industry standard techniques, technological and organisational measures to protect against loss, misuse and/or alteration of the information under our control.

These measures include:

- Server Encryption and site monitoring;
- Computer Firewalls & intrusion detection;
- Computer password authentication;
- Offsite data backup;
- Audit trail of access to client data;
- Confidentiality clauses in employment agreements;
- Bound by the Rules of Ethical Conduct of CPA and IPA;
- Computer, Internet and Email Policy;
- Building Security;
- Restricted access to firm premises;
- Unique client identifiers.

CHARTER PARTNERS will review security arrangements from time to time as we deem appropriate.

How does CHARTER PARTNERS keep its website secure?

We take reasonable steps to ensure that any personal information transmitted via our website is stored securely. Transmissions sent to or from our website are routinely monitored for quality control and systems administration. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. While we strive to protect your personal information from misuse, loss and unauthorised access, we cannot guarantee the security of any information you transmit to us or receive from our online products or services. Once we receive your transmission, we make our best effort to ensure its security.

Other websites that may be accessed through our site may collect personally identifiable information about you. The information practices of those third-party websites linked to CHARTER PARTNERS are not covered by this Privacy Policy.

Cookies are pieces of information that a website can transfer to an individual's computer hard drive for record keeping. Cookies can make websites easier to use by storing information about your preferences on a particular website. The information remains on your computer after the Internet session finishes. Parts of the CHARTER PARTNERS web site may use cookies to store basic statistical data. The information collected may be used by CHARTER PARTNERS to help us improve the service by understanding how it is used. There is no attempt made to identify individual users in any way. On each use, a session cookie may be temporarily placed on your computer, which is used to maintain navigation information during your site visit. These session cookies are automatically deleted from your computer at the end of each Internet session. Most Internet browsers are pre-set to accept cookies. If you prefer not to receive cookies, you can adjust your Internet browser to refuse cookies or to warn you when cookies are being used.

Advice about the Internet and personal information can be found on the Privacy Commissioner's web site, www.privacy.gov.au.

CHARTER PARTNERS' use of social networking

CHARTER PARTNERS uses social networking services such as Facebook, Twitter and LinkedIn to communicate with the public about our services. When you communicate with us using these services, we may collect your personal information, however it will only be used to communicate with you and the public. The social networking service will also handle your personal information for its own purposes. These sites have their own Privacy Policy.

Help us to ensure we hold accurate information

CHARTER PARTNERS takes all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date. However, the accuracy of the information we hold depends to a large extent on the information you provide.

You have a right to access your personal information (subject to the Act), subject to some exceptions allowed by law. If you would like to do so, please let us know by contacting your advisor or our Privacy Manager. You may be required to put your request in writing for security reasons. We will not charge you for responding to such a request, unless we incur costs in providing the information.

How to contact us

For any complaints regarding a possible breach of privacy or if you have any questions or feedback in relation to privacy, contact Lynne Blake, our Privacy Manager.

Contact Details:	Mrs Lynne Blake
Phone:	07 5482 1533
Facsimile:	07 5482 7289
Email:	lblake@charterpartners.com.au
Web:	www.charterpartners.com.au
Address:	Level 3, 104 Mary Street, GYMPIE QLD 4570

CHARTER PARTNERS' office hours are 8.30 am to 5.00 pm EST, Monday to Friday.