

# BELL GROUP PRIVACY POLICY.

Bell Financial Group Limited and its subsidiaries (the Group) are committed to respecting the privacy of your information. Australian members of our Group are bound by the Privacy Act and the Australian Privacy Principles (APPs). The Group includes our Bell Potter Securities, Bell Potter Capital and Bell Direct businesses.

If you want more information about this Privacy Policy, if you want to inquire about any of your personal information, or if you believe your personal information is inaccurate, out-of-date or incomplete, [contact us](#). You can obtain more information on privacy at the website for the Office of the Australian Information Commissioner: [www.oaic.gov.au](http://www.oaic.gov.au).

This Privacy Policy forms part of the Terms and Conditions of Use of the website owned and operated by us ("the Website"). [Click here](#) for those Terms and Conditions. This Privacy Policy may be changed from time to time and we encourage you to check our website for any updates.

## THE KINDS OF INFORMATION WE COLLECT

The kinds of personal information that we collect include your name, contact details and identification information, the products and services we have provided to you, your financial position and financial objectives, and records of our interactions with you by phone, email, fax and letter. We may occasionally need to collect health information (for example, in connection with the administration of your superannuation fund) but will only do so with your consent, except where otherwise permitted by law.

## HOW WE COLLECT YOUR INFORMATION

We collect information directly from you. From time to time, we may also collect information from third parties including public sources, brokers, agents, advisers, referrers, information service providers and credit reporting agencies.

## WHY WE COLLECT YOUR INFORMATION

We collect personal information to help us effectively provide financial products and services to you, provide information and marketing material to you and satisfy certain legislative and regulatory requirements. If you do not give us your personal information, we may not be able to provide certain products and services to you. The main ways we may collect personal information about you are:

1. if you subscribe to our information service
2. if you register with our registration service
3. if you give information to any member of the Group
4. if the information is provided to us by a third party.

If you wish to unsubscribe to our information or registration service, please [contact us](#) in writing requesting to be removed from our database.

## HOW WE USE YOUR INFORMATION

We will only use or disclose personal information about you for the purpose for which it was disclosed to us, or related purposes which would reasonably be expected without your permission, or where required or authorised by law. Your personal information may be transferred to our authorised representatives or other businesses to ensure that you receive personal and tailored services. We may also disclose your personal information to external contractors for the purpose of providing Group information to you. We will use our best endeavours to ensure that each of our authorised representatives and the businesses that we deal with adhere to the APPs. Specific requirements apply to the collection, use and disclosure of your personal information for credit reporting purposes.

## ACCURACY AND SECURITY

We aim to ensure that the personal information we hold about you is accurate, up-to-date and complete. We place a high priority on the security of personal information. We use appropriate technological, administrative and physical safeguards to prevent the unauthorised access to or use of your personal information.

## HOW TO ACCESS YOUR PERSONAL INFORMATION

You are entitled to have access to the information we hold about you by writing to the address below. We will provide it to you unless we believe that we should not comply with the request on grounds specified in the Privacy Act. If this is the case, we will give you written reasons for our decision. We will need to establish your identity before providing the information and depending on the nature of the request, a fee may apply to cover our reasonable costs.

## DISCLOSING YOUR INFORMATION TO OVERSEAS RECIPIENTS

If you request certain financial products or services from us, this may require disclosure of your personal information to recipients located overseas – most likely the USA, UK, Hong Kong or Malaysia. We will only disclose your personal information to overseas recipients who we believe will protect that information and keep it secure.

## COOKIES

A 'cookie' is a packet of information placed on a user's computer by a website for record keeping purposes. We may use cookies and other technologies on our websites and to monitor traffic patterns, manage advertising and other activities. A cookie does not identify you personally but identifies your computer. You can set your browser to notify you when you receive a cookie and this will provide you with an opportunity to either accept or reject it each time.

## EXTERNAL WEBSITES

The website contains references or links to other websites. Those references or links may in turn refer or link to other references or links. None of the Group members or their directors, officers, employees or agents are responsible for any privacy policies or practices of any of those external websites.

## INQUIRIES AND COMPLAINTS

If you have any questions regarding our Privacy Policy or handling of information, please direct your query to the Privacy Officer. If you have a complaint about a breach of the APPs or any other privacy related matter, we will respond to let you know who will be handling your matter and when you can expect a further response. If your complaint is not resolved to your satisfaction, you may have the right to escalate the matter to an external dispute resolution scheme or regulatory authority. We can provide further details of the appropriate scheme/regulator for you on request.

## CONTACT DETAILS

Privacy Officer: Mr Neville Ramsdale  
Address: Level 29, 101 Collins Street,  
Melbourne VIC 3000

Email: [nramsdale@bellpotter.com.au](mailto:nramsdale@bellpotter.com.au)

Telephone: 03 9256 8700

Dated: 13 January 2016