

PRIVACY POLICY AND STATEMENT

agentprofitplanner©

Our privacy commitment

agentprofitplanner© is committed to protecting your privacy. We adhere to a strict privacy policy to keep your information secure and confidential. We are bound by the Privacy Act 1988 and other legislation surrounding the collection of your information.

The Privacy Amendment (Enhancing Privacy Protection) Act 2012 sets out a number of Australian Privacy Principles (APPs). Our aim is to both support these principles and ensure that we comply with them. Further information on privacy in Australia may be obtained by visiting the website of the Office of the Federal Privacy Commissioner at <http://www.privacy.gov.au>.

This privacy policy outlines the personal information, and the financial information we may collect from you, as well as how and why we collect it. It also shows how we keep this information secure and how we may use or disclose it. The privacy policy applies to all of your dealings and interactions with us – in person, online, over the phone, or by post or fax.

References to ‘we’, ‘us’ or ‘agentprofitplanner©’ in this document refer to all functions and employees of agentprofitplanner©. For information on how to contact agentprofitplanner©, please see ‘Contacting us’, below.

How we collect information

agentprofitplanner© collects personal information in a number of ways. These include:

- Directly from you via an email or the internet;
- Directly from your accountant or financial advisor, or any other relevant third party, once authorisation has been provided by you.
- Directly from you, if you engage us for personalised face to face consultancy;
- Directly from you, when you provide information through a data collection form if you engage us for a personalised consultancy;
- Directly from you, when you provide information by phone if you engage us for a personalised consultancy;

You may choose to contact us anonymously where it is lawful and practicable to do so – for example, if you telephone us requesting our postal address. You will also be able to use our public website anonymously. However, if you do not identify yourself, we will only be able to give you general information and we may not be able to provide the full services you need.

What kind of information we collect

We collect the following personal information from you: -

- (a) Contact details (name, address, email, telephone, ABN) sufficient enough to identify you and to enable contact with you if necessary.

We collect the following financial information from you: -

- (b) Financial information required for the agentprofitplanner[®] software to provide the information and output for which it is designed.

Without your consent, we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership status of professional or trade associations, membership status of a trade union, or details of health, disability, sexual orientation, or criminal record. This is subject to some exceptions, including where the collection is required by law, and when the information is necessary for the establishment, exercise or defence of a legal claim. We understand that this information is sensitive, and our staff are trained to treat any sensitive information we have collected as highly confidential.

Please be advised that if you provide inaccurate or incomplete information, we may not be able to provide you with the products or services you are seeking. Further to this, if in its dealings with you, agentprofitplanner[®] becomes aware that you are engaged in illegal activity, we will be obliged to report this to the relevant authorities.

Why we collect information and how may it be used

We need to collect some information from you so that we can provide you with an appropriate service, which will help you with your budgeting and forecasting needs. We also need to collect certain personal information so that we are sure we can identify you appropriately and act within the requirements of the Privacy Act.

The information you provide to us, will be used primarily to set up and manage your account. Much of your information would be provided for a specific purpose, and in that case it would be used solely for that purpose.

Where appropriate your information may be used to advise you of products or services we offer which we believe might suit your needs. If at any stage you wish to stop receiving direct marketing material, you may contact us with this request. We maintain a register for those individuals who do not wish to receive marketing material.

Keeping your information up-to-date

agentprofitplanner[®] takes all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date. To ensure that we are able to maintain this level of accuracy and completeness, we ask that you:

- Inform us of any errors in your personal information as soon as possible; and
- Update us with any changes to your personal information as soon as possible.

Keeping your private information secure

agentprofitplanner[®] is committed to keeping your personal information secure and confidential. We use a combination of technologies, systems and processes to control and limit access to your information. Your personal information is stored across multiple locations within the agentprofitplanner[®] database for better security and further control over who has access to your records. We refer to this information collectively as your “client file”. These files are accessible to authorised personnel only. They are stored on secure computer database dedicated to agentprofitplanner[®] owned and operated by Crucial Cloud Hosting, and protected by security systems that monitor, control and protect access. All computer-based information is protected through the use of access passwords, and data is backed up regularly.

All of our staff are trained to respect client privacy, and they are only given access to the information necessary to perform their jobs and provide service to you, to the extent practical for their individual job roles. No one except limited authorised senior staff of agentprofitplanner[®] have regular access to the agentprofitplanner[®] computer system and records storage, and we have internal physical, electronic and procedural safeguards to protect the information you provide us and the information we collect about you. We will continue to review our internal security controls to safeguard your member information as we employ new technology in the future.

Accessing your information

You have a right to access your personal information, subject to certain exceptions allowed by law. We ask that you provide your request for access in writing (for security reasons) using the contact details below, and we will provide you with access to that personal information. Access to the requested personal information may include: providing you with copies, providing you with the opportunity for inspection, or providing you with a summary. We will not charge you for providing access to your personal information.

It is a legislative requirement that we keep all personal information and records for a period of seven (7) years. Should you cease to be a client of ours, we will maintain your personal information on or off site, in a secure manner, for seven (7) years. After this time, the information will be destroyed.

You are welcome to access your personal information at any stage within this seven (7) year period at no charge. Some exceptions exist where we will not provide you with access to your personal information. We will not provide you with a copy of your personal file if:

- Providing access would pose a serious threat to the life or health of a person;
- Providing access would have an unreasonable impact on the privacy of others;
- The request for access is frivolous or vexatious;
- The information is related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
- Providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- Providing access would be unlawful;
- Denying access is required or authorised by or under law;

- Providing access would be likely to prejudice certain operations by or on behalf of an enforcement body, or an enforcement body requests that access not be provided on the grounds of national security.

Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal. All applications for access of personal information can be addressed to the **Compliance Officer, agentprofitplanner[®], 27 Harrington Street, Prospect SA 5082.**

How we may disclose your information

We may disclose your personal information to organisations outside of agentprofitplanner[®]. The organisations to which we disclose information may include:

- Your professional advisors, including your solicitor or accountant, as authorised by you;
- Government and regulatory authorities and other organisations, as required or authorised by law - for example, to government or regulatory bodies for purposes related to public health or safety, the prevention or detection of unlawful activities or to protect public revenue;
- A potential purchaser/organisation involved in the proposed sale of our business for the purpose of due diligence, corporate re-organisation and transfer of all or part of the assets of our business;

In the event that we propose to sell the business, we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them.

From time to time, agentprofitplanner[®] uses overseas third party services for surveys or emails to many clients at once. At this time, our main third party providers are SurveyMonkey and MailChimp. Please be advised that these companies may have different privacy policies to agentprofitplanner[®]. However, we will only use third party providers which are trusted and are vigilant with your information.

Our website security

On our websites, you may apply for services and you may communicate with us via e-mail. You may also access site information without revealing your personal identity. We use multiple levels of security to protect the information you provide us online. The application information we accept online relies on industry standard "Secure Sockets Layer" (SSL) encryption to secure your transaction information and communication. The agentprofitplanner[®] external hosting service (Crucial Cloud Hosting) computer system uses software programs to create summary statistics, which are used for such purposes as assessing which information is of most and least interest to members, determining technical design specifications, and identifying system performance or problem areas.

Our websites utilise cookies to provide you with a better user experience. Cookies are small pieces of information that a site or its service provider transfers to your computer's hard drive through your web browser. Cookies enable us to recognise your browser, and capture and remember certain information. Most browsers allow you to disable cookies. Please refer to the help menu on your browser for more information.

We use first-party cookies and third-party cookies to help us compile and monitor aggregate data about site traffic and site interaction. This will allow us to offer better site experiences and tools in the future. We may contract with third-party service providers to assist us in better understanding our site visitors. These service providers may use the information collected on our behalf to help us conduct and improve our business.

Third party vendors, including Google, show our ads on websites and may serve these ads based on a user's prior visits to our website (for example, through remarketing to site visitors who have not made contact with us, or remarketing to a visitor who has made an enquiry but not attended an appointment with us). We may also use data from Google Analytics to optimise our ad campaigns based on your prior visits to our website. You may opt out of Google's use of cookies by visiting the Google advertising opt-out page (<https://www.google.com/settings/ads/plugin>). You may opt out of our use of Google Analytics by visiting the Google Analytics opt-out browser add-on (<https://tools.google.com/dlpage/gaoptout>).

Staying secure online

Your online security relies on our actions and your actions. We will do everything we can to protect your privacy, but there are also measures that you can take. Here are some tips to help you maximise your online security:

- Make sure you regularly use and update an anti-virus program, a firewall, and an anti-spyware program. Using these products for your security will help to protect your computer and your personal information.
- It is important to protect your login details and password for our member website. Pick a password that will not be easily guessed by anyone else. We recommend using a combination of lower and uppercase letters, symbols and numbers for maximum security.
- Memorise your password and destroy any documents that show your login details. If you do choose to keep a written copy of your login details and password, do not keep the information where it may be easily accessed by others. Should you forget your online password, you may contact agentprofitplanner[®] using the contact details below. A representative will only be able to reset your password after verifying your identity using a series of security questions.
- If you believe your online security has been breached, please contact agentprofitplanner[®] immediately.

Contacting us

You can contact us by phone, fax, post or online, using the below details:

Attention:	The Administration Officer
Licensor:	PROFIT PLANNER [ABN: 13 005 195 757]
Address:	PO Box 2080, PROSPECT SA 5082
Email:	admin@profitplanner1.com
Phone:	+61 0429 234 855

For general and customer service related enquiries, our phones are open

If you have any questions about this privacy policy, you can email admin@profitplanner1.com

If you wish to ask a question, give feedback, or make a complaint about any potential breach of your privacy rights, please contact agentprofitplanner[®] using any of the contact details above. Any complaints will be responded to within seven (7) days. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Privacy Commissioner.

Updates to our privacy policy

This privacy policy will be reviewed regularly. You can contact an agentprofitplanner[®] representative for a current policy, using the contact details above. Alternatively, please check our website