

PRIVACY POLICY

Rinstrum Pty Ltd understands how important the privacy of your personal information is to you and is committed to protecting your privacy. Rinstrum Pty Ltd is bound by and complies with the provisions of the *Privacy Act 1988 (Commonwealth)* and the National Privacy Principles contained in the *Privacy Amendment (Private Sector) Act 2000 (Commonwealth)*.

This statement discloses the practices by which Rinstrum Pty Ltd intends to protect the quality and integrity of your personal information and provides guidelines as to how we shall deal with your personal information.

1. Why do we collect information?

Rinstrum Pty Ltd will only collect personal information that is necessary for providing services to our customers and which is necessary for the operation of our business. We collect information to ensure the proper and efficient management of our business customers and/or our customer's account.

When personal information is sought, it will be treated in strict confidence and will not be disclosed.

2. How we collect information?

We collect necessary information from our customers from the Application form that is completed when you open an account with Rinstrum Pty Ltd or become one of our customers. Any additional information that we require will be collected through a direct request to you. In some circumstances we may be provided with this information by your advisors or agents.

We will only collect, maintain and use your personal information when necessary for us to ensure the proper and efficient management of your account or the running of our business.

3. How we might use your information?

We will not disclose or use your personal information for any other purpose other than:-

- Where you have consented to the use; or
- For the purpose for which it was provided. Should we use the information for secondary purposes your express consent will be first obtained unless the secondary purpose has been notified to you at the time of the collection or the secondary purpose is allowed under the National Privacy Principles; or
- Where the National Privacy Principles authorise disclosure or where authorised under law; or
- We may use your personal information for the purpose of providing you with information relating to our products. Should you not wish to receive additional information relating to our products there will be an option attached to the product message giving you the option to opt out from receiving this further additional information.

4. Who will we disclose your information to?

- Regulatory authorities as required under law and company auditors.
- Anyone else to whom you authorise us to disclose it.

5. Security of your personal information

- Reasonable steps will be taken to ensure that personal information which is collected, used and disclosed is relevant, accurate, complete and up to date for the purpose for which it is to be used.
- We will seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. Furthermore, we will take reasonable steps to ensure all information that Rinstrum Pty Ltd no longer requires will be destroyed or permanently de-identified to ensure continued protection of your personal information.
- At all times your information is treated as confidential and any sensitive information is treated as highly confidential. We do not provide our data base to other sources or marketing agencies.
- Should you wish to update or change any of your personal information would you please send your request to accounts@rinstrum.com
- Should you wish to know what information we hold, for what purpose and how we collect, hold, use and disclose that information please send your request in writing, for security reasons to us. We note that there are occasions when access to the information may be denied under exemptions contained in the Privacy Act 1988.

6. Do we use Cookies?

Our website uses “Cookies”. The use of Cookies is an industry standard and you will find that most major websites use them. A Cookie is a small text file that our website may place on your computer when you access our website. It leaves an identification code on your computer (just a random number) to recognise your computer and remember your entries as you move from page to page or even when you revisit the site from time to time using the same computer. All data provided remains securely on the server and only an identification code is stored on your computer. The information on the server is temporary and is deleted 20 minutes after the user leaves the website.

Cookies are designed improve your experience of our website. On there own Cookies do not usually collect personal information. If you do not want information collected through the use of cookies, there is a simple procedure in most browsers that allows you to deny or accept the Cookie feature or to warn you when Cookies are being used. Please note that if you disable Cookies, you may not be able to access certain areas of our website or take advantage of the improved website experience that Cookies offer. You should note that Cookies may be necessary to provide you with features such as merchandise transactions or registered services.

7. National Privacy Principles

You can obtain a copy of the National Privacy Principles at the Privacy Commissioners website at www.privacy.gov.au .

8. Privacy Legislation

You can obtain copies of the *Privacy Act 1988 (Commonwealth)* and the Privacy Amendment (Private Sector) Act 2000 at the Australian Legal Information Institute (AUSTLII) website at www.austlii.edu.au.