

# **FBP and Associates PRIVACY POLICY**

## **(1) Provision of information and educational services**

FBP and Associates DO NOT provide financial advice, financial planning or investment advice. We provide general information, support and educational services which MAY be of assistance to individuals in assessing for themselves the extent and nature of expert advice or tuition they should obtain.

An extension to these services is assistance for individuals, at their request, to begin investing in real estate property or businesses either as owners or venture capitalists. At all times individuals are anticipated to have obtained independent legal and financial advice before entering any contractual obligation with FBP and Associates, its respective subsidiaries, Associates or employees.

## **(2) Collection of Personal Information**

FBP & Associates and our respective subsidiaries, Associates and employees, are committed to ensuring appropriate privacy standards to protect the personal information you provide, when you access and use our services. We will generally collect personal details from you such as your name, phone and fax numbers, email address, general contact details and financial and property ownership or control information.

With your approval, this information may be used:

- to send news and information about our activities and general promotional material to you, which we believe may be useful to you;
- to deliver any related products to you which you request or purchase from us; and
- to profile the type of people accessing our services. If you do not wish to have your personal information used in this manner, or for any other specific business purpose, you can write, email or telephone to tell us accordingly.

## **(3) Use of Personal Information**

We use personal information for identification purposes and to help provide you with the level of service you expect from us from within our Associates group. Information and details provided may be aggregated for analysis, but your personal information or detail is removed, so you remain anonymous, should we do this. We will not send your personal details to third parties without your express, written permission.

## **(4) "Spamming" and "junk mail"**

We do not engage in the practice of "spamming" or automatic mail outs to our clients. Promotional material will only be sent to you with your consent. If you receive junk mail or promotional material attributed to us without your consent, please advise us. You may request us to remove your name from our records or E-mail list at any time.

## **(5) Disclosure**

We will not sell or otherwise provide your personal information to a third party or make any other unauthorised use of your personal information. We may however provide your personal information to our related Associates for them to assist us provide our services to you that you have requested, purchased, contracted or expressed interest in.

If you request us not to use personal information in a particular manner, we will adopt all reasonable measures to observe your request, but we may still use or disclose that information where we are permitted to do so by the Privacy Act, or as required to by law.

We will only use your personal information within our Associates group to the extent necessary to obtain opinion, information or additional support for you that we anticipate will be of benefit for you in provision of our services.

## **(6) Security of Personal Information**

The security of your personal information is important to us. We generally prefer the use of hard copy material or E-mail attachments when providing or gathering information. We seek to exercise diligence and care whenever we gather personal information from you.

While we exercise appropriate care in relation to the security of your personal information, no data or material transmission over the internet or by postal service can be guaranteed to be completely secure. We do not warrant the security of any personal information transmitted to us over the internet or by post, and you do so at your own risk. We advise against the practice of internet transmission for returning any sensitive, detailed personal or financial information to us.

## **(7) How to Access and Update Personal Information**

You are entitled to have access to any personal information relating to you which you have previously supplied to us at any reasonable, convenient and mutually agreeable time. We may only withhold access where we are permitted to do so by the Privacy Act.

## **(8) Links to Third Party Websites and Information sources**

We provide information and advise of internet links of third party websites and information sources that are not operated or controlled by us, and will not be subject to our Privacy Policy. We are not responsible for the conduct of third parties referred to should you choose to access them.

## **(9) How to Contact us**

Please contact "The Privacy Associate" at our mail, telephone, fax or E-mail address should you have any questions or concerns in relation to the privacy of your personal information.

## **(10) Additional Privacy Information**

If you are interested in obtaining additional information on privacy, you can visit the Australian Federal Privacy Commissioner's website at [www.privacy.gov.au](http://www.privacy.gov.au).