

Privacy Policy

Heathley Asset Management Limited

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AFSL No 246368

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1. Background

Heathley Asset Management Limited (HAML) recognises the importance of protecting the privacy and rights of individuals in relation to their personal information. This Policy details how we protect privacy and how we comply with the requirements of the Privacy Act 1998 (Cth) and the 13 Australian Privacy Principles.

This policy also describes:

- i. who we collect information from;
- ii. the types of personal information collected and held by us;
- iii. how this information is collected and held;
- iv. the purposes for which personal information is collected, held, used and disclosed;
- v. how an Investor can gain access to their personal information and seek its correction;
- vi. how an Investor may complain or inquire about our collection, handling, use or disclosure of their personal information and how that complaint or inquiry will be handled; and
- vii. whether we are likely to disclose the Investor's personal information to any overseas recipients.

2. Who do we Collect Personal Information From?

In the course of providing our products and services HAML may collect personal information from clients, or potential clients.

3. What Types of Personal Information do we collect?

In the course of providing products and services we may collect:

- i. Personal Information including names, addresses and other contact details; dates of birth; and financial information.
- ii. Sensitive Information including government identifiers (such as TFNs), nationality, country of birth, professional memberships, family court orders and criminal records.

4. How do we Collect and Hold Personal Information?

How we collect personal information will largely be dependent upon whose information we are collecting. If it is reasonable and practical to do so, we collect personal information directly from the Investor.

Where possible HAML has attempted to standardise the collection of personal information by using specifically designed forms (e.g. our Application Forms). However, given the nature of HAML's operations we often also receive personal information by email, letters, notes, over the telephone, in face-to-face meetings and through financial transactions.

We may also collect personal information from other people (e.g. a third party administrator) or independent sources, however, we will only do so where it is not reasonable and practical to collect the information from the Investor directly.

Sometimes we may be provided with the Investor's personal information without having sought it through our normal means of collection. We refer to this as 'unsolicited information'. Where we collect unsolicited information we will only hold, use and or disclose that information if we could otherwise do so had we collected it by normal means. If that unsolicited information could not have been collected by normal means then we will destroy, permanently delete or de-identify the information as appropriate.

5. How we use Personal Information

We only use personal information that is reasonably necessary for one or more of our functions or activities (the primary purpose) or for a related secondary purpose that would be reasonably expected by the Investor, or to which they have consented.

Our uses of personal information include but are not limited to:

- i. Providing an Investor with one or more of our financial services or products;
- ii. To assess an Investor's application for a financial product or service; and/or
- iii. To communicate with an Investor about the products and services that we offer.

We may also need to collect personal information in order to comply with our legal obligations, such as the AML/CTF laws, under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

It may be necessary for HAML to disclose the Investor's personal information to certain third parties in order to assist us with one or more of our functions or activities. This may include organisations providing unit registry, fund administration or custodial services under an arrangement with us.

We only collect sensitive information reasonably necessary for one or more of these functions or activities if we have the consent of the individuals to whom the sensitive information relates, or if the collection is necessary to lessen or prevent a serious threat to life, health or safety or another permitted general situation.

6. Storage and Security of Personal Information

We store personal information in a variety of formats including on databases, in hard copy files and on personal devices, including laptop computers.

The security of personal information is of paramount importance to us and we take all reasonable steps to protect the personal information we hold about Investors from misuse, loss, unauthorised access, modification or disclosure.

These steps include:

- i. Restricting access to information on our databases on a need to know basis with different levels of security being allocated to staff based on their roles and responsibilities and security profile.
- ii. Ensuring all staff are aware that they are not to reveal or share personal passwords.
- iii. Ensuring where sensitive information is stored in hard copy files that these files are stored in lockable filing cabinets in lockable rooms. Access to these records is restricted to staff on a need to know basis.
- iv. Implementing physical security measures at our premises to prevent break-ins.
- v. Implementing ICT security systems, policies and procedures designed to protect personal information storage on our computer networks.
- vi. Implementing human resources policies and procedures, such as email and internet usage, confidentiality and document security policies, designed to ensure that staff follow correct protocols when handling personal information.
- vii. Undertaking due diligence with respect to third party service providers who may have access to personal information, including customer identification providers and cloud service providers, to ensure as far as practicable that they are compliant with the Australian Privacy Principles or a similar privacy regime.

We have an obligation to report data breaches to the Office of the Australian Information Commissioner (OAIC) in certain circumstances. In the unlikely event that we have to notify the OAIC we will also notify the individuals affected.

Personal information we hold that is no longer needed, or required to be retained by any other laws, is destroyed in secure manner, deleted or de-identified as appropriate.

Our website may contain links to other websites. We do not share personal information with those websites and we are not responsible for their privacy practices.

7. Disclosing Personal Information

We only use personal information for the purposes for which it was given to us, or for purposes which are directly related to one or more of our functions or activities. We may disclose personal information to government agencies, and other recipients from time to time, only if one or more of the following apply:

- i. the Investor has consented;
- ii. the Investor would reasonably expect us to use or disclose their personal information in this way;
- iii. we are authorised or required to do so by law;
- iv. disclosure will lessen or prevent a serious threat to the life, health or safety of an individual or to public safety;
- v. where another permitted general situation applies.
- vi. disclosure is reasonably necessary for a law enforcement related activity.

8. Overseas Disclosure of Personal Information

HAML does not disclose personal information to parties located overseas.

9. How we ensure the Quality of Personal Information

We take all reasonable steps to ensure the personal information we hold, use and disclose is accurate, complete and up-to-date. These steps include ensuring that the personal information is accurate, complete and up-to-date at the time of collection and when using or disclosing the personal information.

On an ongoing basis we maintain and update personal information when we are advised by individuals or when we become aware through other means that personal information has changed.

10. Gaining Access to Personal Information

An Investor may request access to the personal information we hold about them, or request that we change the personal information, by contacting us.

If we do not agree to provide the Investor with access or to amend the Investor's personal information as requested, they will be notified accordingly. Where appropriate we will provide the Investor with the reason/s for our decision. If the rejection relates to a request to change the Investor's personal information they may make a statement about the requested change and we will attach this to their record.

11. Privacy Complaints

If an Investor wishes to make a complaint about a breach by HAML of the Australian Privacy Principles, they may do so by providing a written complaint by email, letter, and facsimile or by personal delivery to our contact details as noted below. An Investor may also make a complaint verbally.

We will respond to an Investor's complaint within a reasonable time (usually no longer than 45 days after receipt of the complaint). We may seek further information from the Investor in order to provide a full and complete response. The Investor can contact us about this Policy or about their personal information by

- Emailing: privacy@heathley.com.au
- Calling: (02) 8247 7000
- Writing to our Privacy Officer at:
Heathley Limited
Level 7, 56 Clarence Street
Sydney NSW 2000, or
- by facsimile at (02) 9221 8243.

If practical, the Investor can contact us anonymously. However, if an Investor chooses not to identify themselves, we may not be able to give them the information or provide the assistance they might otherwise receive if it is not practical to do so.

12. Review

A review of this Policy will be undertaken annually by the Compliance Officer and/or Compliance Consultant to ensure it continues to be effective and efficient. The information obtained from these reviews will be used to continually improve the program.