

Market Check Privacy Policy



1st September 2016

AgRisk Management Pty Limited ("AgRisk") is committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your Personal Information. The following Privacy Policy expresses our policies on the management of your Personal Information.

What is this policy about?

AgRisk recognises the importance of ensuring that its customers have confidence in the way AgRisk handles personal information.

This document sets out the policy of AgRisk for handling personal information. AgRisk is bound by, and committed to the terms of the Privacy Act 1988 and the National Privacy Principles forming part of that Act.

What is personal information?

Personal information is any information about an individual that identifies the individual or by which their identity can reasonably be ascertained.

Security and accuracy of personal information

AgRisk will take reasonable steps to ensure that all personal information we collect or use is:

- accurate, complete and up-to-date;
- stored in a secure environment; and
- accessed only by authorised personnel for permitted purposes.

1. National Privacy Principles

AgRisk abides by the National Privacy Principles established under the Privacy Amendment (Private Sector) Act 2001. A summary of the National Privacy Principles is available by contacting our office.

2. Collection of Personal Information

2.1 As a holder of an Australian Financial Services Licence (AFSL) we are subject to certain legislative and regulatory requirements which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information or an opinion about you ("Personal Information"). In order to provide you with a comprehensive advisory and dealing service in derivatives ("Financial Products") and to have a reasonable basis for recommendations we make, we require certain Personal Information about you, including:

- a) employment details;
- b) details of your financial needs and objectives;
- c) details of your current financial circumstances, including your income, assets and liabilities;
- d) details of your investment history and preferences; and
- e) your aversion or tolerance to risk.

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2.2 We will not collect any Personal Information about you except when you have knowingly provided that information to us or authorised a third party to provide that information to us.

2.3 Generally collection of your Personal Information will be effected in either face to face interviews, over the telephone or by way of a Client Account Agreement form. From time to time additional and/or updated Personal Information may be collected through one or more of those methods.

2.4 We will only collect, maintain and use Personal Information about you if it is necessary for us to adequately provide to you the services you have requested including:

- a) making Financial Products recommendations;
- b) executing Financial Products transactions on your behalf;
- c) settling Financial Products transactions on your behalf ;

– and all things necessary or incidental to the above.

3. Use and Disclosure of Personal Information

3.1 We will not use or disclose Personal Information collected by us for any purpose other than:

- a) the purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure; or
- b) where you have consented to such disclosure; or
- c) where the National Privacy Principles authorise use or disclosure where required or authorised under law, in circumstances relating to public health and safety and in connection with certain operations by or on behalf of an enforcement body.

3.2 We are required under the Corporations Law to make certain information available for inspection by the Australian Securities and Investments Commission on request to ensure ongoing compliance with licensing and regulatory requirements. This may involve the disclosure of your Personal Information.

3.3 We may use the Personal Information collected from you for the purpose of providing you with direct marketing material such as research that may be of interest to you, however you may, by contacting us by any of the methods detailed below, request not to receive such information and we will give effect to that request. Please allow 2 weeks for your request to be actioned.

3.4 We may disclose your Personal Information to market operators, clearers and product issuers for the purpose of giving effect to your instructions and the recommendations made by us.

3.5 We may disclose your Personal Information to external contractors for the following purposes:

- a) execution, clearing and settlement of Financial Products transactions;
- b) accounting for Financial Products transactions;
- c) causing statutory audits to be conducted as required by law;
- d) maintenance and service of our information technology systems; or
- e) in the course of reviews by external consultants.

It is a condition of our agreement with each of our external contractors that they adopt and adhere to this Privacy Policy. You can be assured that your information will be maintained by any contractor to whom it is disclosed in accordance with this policy. If you have any concerns in this regard, you should contact us by any of the methods detailed below.

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4. Document storage and security

4.1 Your Personal Information is generally held in your client file. Information may also be held in a computer database.

4.2 We will at all times seek to ensure that the Personal Information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. At all times your Personal Information is treated as confidential and any sensitive information is treated as highly confidential and stored securely. Access to our premises is restricted to AgRisk personnel.

Unauthorised persons are strictly prohibited from entering the office premises. All computer based information is protected through the use of access passwords on each computer and screen saver passwords. Data is backed up each evening.

4.3 In the event you cease to be a client of this organisation, any Personal Information which we hold about you will be maintained in a secure off site storage facility for a period of 7 years in order to comply with legislative and regulatory requirements, following which time the information will be destroyed.

5. Access to your Personal Information

5.1 You may at any time, by contacting us by any of the methods detailed below, request access to your Personal Information and we will (subject to the following exceptions) provide you with access to that information either by providing you with copies of the information requested, allowing you to inspect the information requested or providing you with an accurate summary of the information held. We will, prior to providing access in accordance with this policy, require you to provide evidence of your identity.

5.2 We will not provide you with access to your Personal Information if:

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

5.3 In the event we refuse you access to your Personal Information, we will provide reasons.

6. Correction of Personal Information

6.1 We will endeavour to ensure that, at all times, the Personal Information about you which we hold is up to date and accurate. In the event that you become aware, or believe, that any Personal Information which we hold about you is inaccurate, incomplete or outdated, you may contact us by any of the methods detailed below and provide to us evidence of the inaccuracy or incompleteness or outdatedness and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information.

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6.2 If we do not agree that your Personal Information requires correcting, we must, if you request, take reasonable steps to ensure that whenever your Personal Information is accessed or handled in the future, it is apparent that you are not satisfied as to the accuracy or completeness of that information.

6.3 We will endeavour to respond to any request for access within 14-30 days depending on the complexity of the information and/or the request. If your request is urgent please indicate this clearly.

7. Internet Privacy

7.1 We do offer a registration service which will enable you to receive additional services and information electronically. In the event you do register with us, we will collect Personal Information from you including your name and e-mail address.

7.2 If you have registered with us and decide, at any time, that you do not wish to receive any further information from us, you can send an e-mail to the e-mail address noted below requesting to be removed from our online registration database. Please allow 2 weeks for your request to be actioned.

7.3 You may amend or update your registration details by sending an e-mail to the e-mail address noted below providing your amended details. Please allow 2 weeks for your request to be actioned.

8. Complaints

8.1 If you believe that the privacy of your Personal Information has been compromised, you are entitled to complain

8.2 If you wish to complain about any breach or potential breach of this Privacy Policy or the National Privacy Principles, you should direct your complaint to the Privacy Officer whose details appear below. Your complaint will be considered within 7 days and responded to. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

Contact Details:

Privacy Officer: Brett Stevenson

Address: AgRisk Management Pty Limited,
Suite 5.01, Level 5
9 Help Street,
Chatswood NSW 2067

Telephone: (02) 9499 4199

Facsimile: (02) 9499 4188