

Our Commitment to Privacy

This is the Privacy Policy of Henley Securities Pty Ltd ("Henley Securities"). Henley Securities is a Corporate Authorised Representative (341985) of RM Capital Pty Ltd (ABN 74 065 412 820) (AFSL 221938). Henley Securities adheres to the Privacy Policy of the Licensee.

Henley Securities is an investment advisory company. Our Wealth Management Division provides proficient, personalised service, and where possible we provide advice based on a comprehensive knowledge of our clients' needs. Our commitment to protecting your personal details is an integral part of our business operations.

By explaining our Privacy Policy to you, we hope that you will better understand how we keep personal information private and secure while using it to provide services and products. 'Personal information', for the purposes of this policy, is information about, and which identifies, individuals, whether that information is obtained from the relevant individual or from a third party.

We are committed to protecting and maintaining the privacy, accuracy and security of your personal and financial information in accordance with the requirements of the National Privacy Principles of the Privacy Act 1988. We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

In general, we will not use or disclose such information collected about you otherwise than for the purposes set out in this policy, for a purpose you would reasonably expect, a purpose required or permitted by law, or a purpose otherwise disclosed to, or authorised by you.

We may, in connection with particular services we offer or provide to you, make other privacy disclosures to you or seek your authority to use your personal information in ways which are different from or more specific than those stated in this Privacy Policy. In the event of any inconsistency between the provisions of this privacy policy and those additional materials, the provisions of the additional materials will prevail.

We have developed our Privacy Policy to address any concerns that clients may have and to inform you about the types of personal information collected, how it is stored, who has access to it, and how it is used and disclosed. This Privacy Policy is intended to provide a summary of our current approach to handling personal information. We may change this policy from time to time.

Please read this policy carefully as usage of our website and services is conditional upon you agreeing to be bound by it.

Collection of Personal Information

Before we can provide any financial product advice, financial services or transact any business on your behalf, we are required to collect personal information from you.

It is not compulsory to provide certain personal information with respect to investment objectives, experience, and financial situation. However, if you decline to provide us with some or all of this information we may not be able to advise you, or the advice we give you may not have regard to your investment objectives, financial situation or particular needs.

Henley Securities collects personal information that we believe is necessary to deliver our services or products or otherwise for our primary business functions and/or activities.

Ordinarily we only collect information about you when you provide it to us or it is provided to us with your authority.

Henley Securities only collects personal information by lawful and fair means and not in an unreasonably intrusive way. The types of personal information we collect generally include your name, address, telephone number, email address, financial information, other contact or identification details and, in some cases, information necessary to make or receive payments to or from you or necessary to effect transactions in financial products on your behalf.

We will collect personal information directly from you when you apply for a product or a service, deal with us as a key contact or employee of a client, deal with us over the telephone or in person, send us a letter or visit our website www.henleysecurities.com.au. On occasions, we may collect personal information about you from third parties, for example, share registries, ASIC or credit reporting agencies. You have a right to refuse us authorisation to collect information from a third party. Apart from the necessity to collect your information in order to provide a service to you or maintain our relationship with you, the purposes for which we would generally collect and use your personal information will include, but not limited to:

- complying with legislative and regulatory requirements;
- performing our administrative operations, including accounting, risk management, record keeping, archiving, systems development and testing and staff training;
- conducting market or customer satisfaction research;
- inviting you to other events that may interest you;
- developing and identifying products and services that may interest you; and
- (unless you ask us not to) telling you about other products and services we offer.

Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

National Privacy Principles

When we handle personal information about individuals, we are bound by the Privacy Act and the National Privacy Principles. In some circumstances, the handling of employee records in relation to our current or former employees is exempt from the National Privacy Principles.

Accuracy

We try to ensure that all personal information is accurate, complete and current. We rely on the accuracy of the information you provide. If you think that we hold information about you that is incorrect, incomplete or out of date please contact us and we will take reasonable steps to correct, complete or update it.

Personal Information About Third Parties

If at any time you supply us with personal information about another person, you should ensure that you are authorised to do so and you must agree to inform that person who we are, that we will use and disclose that personal information, and that they may gain access to it should we hold that information.

The Use and Disclosure of Information

We will use the personal information we collect to provide you with the required financial product or financial service and to manage, administer and enhance the product or service provided. From time to time, we may communicate additional information to you such as market updates or information about products or services deemed relevant to your financial needs. Where the information is for marketing purposes and is not relevant to your financial needs, you will be given the opportunity to elect not to receive any further communications. We will endeavour to meet your request within 2 weeks. We maintain a Register for those individuals not wanting direct marketing material.

Sometimes, we may disclose this information to a third party organisation for the purpose of providing an administrative function or activity on our behalf or if they provide one of the financial products or services we offer. These parties are prohibited from using your personal information except for the specific purpose for which we supply it to them. Where the organisation is providing a product or service on our behalf it will usually be named in the form used to collect the information or any accompanying documentation. We may also need to disclose information to, but not limited to, any financial institution you have nominated, other securities dealers, Registries, CHESS and the ASX for the purpose of completing transactions on your behalf.

Your information may also be released to the Australian Securities and Investments Commission, the ASX or any other governmental agency if required by law or to a court if required by Subpoena. Relevant information may also be disclosed to a credit reporting agency or the Stockbrokers' Mutual Reference Society Limited ACN 000 741 104 and credit reports may be obtained about you from a credit reporting agency, in connection with the establishment of these arrangements and the collection of any overdue payments.

In the event of 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.

Access – Right to Your Information

Individuals can access most of the personal information that we hold about them by contacting us in writing in a manner which identifies the nature of the personal information requested.

If at any time you wish to know what personal information we are holding about you, you may contact your adviser or otherwise the appropriate contact is:

Compliance Officer
RM Capital Pty Ltd
PO Box 154 West Perth WA 6872
Email: info@rmcapital.com.au

We will try to give full access to personal information, however under certain circumstances we may not be able to tell you what personal information we hold about you. This includes, but is not limited to, where the information:

- would have an unreasonable impact on the privacy of another individual;
- relates to legal proceedings with you;
- would reveal a commercially sensitive decision-making process; or
- prevents us by law from disclosing the information, or providing access which would prejudice certain investigations.

We may charge a fee for accessing your personal information. Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal.

Security of Your Personal Information

Henley Securities will take reasonable steps to protect the personal information we hold from misuse and loss, and from unauthorised access, modification or disclosure. We use current techniques and processes in line with our internal authorisation and access policies, employees only have access to information on a need to know basis.

Only employees of Henley Securities and those who perform services on our behalf, who are authorised to handle personal information, will have access to it. Where personal information we collect is no longer necessary, we delete the information or permanently de-identify it.

Henley Securities takes its obligations to protect your information seriously, this includes when we operate throughout Australia and overseas, as part of our operations some uses and disclosures of your information may occur outside your State or Territory and/or outside of Australia. In some circumstances we may need to obtain your consent before this occurs.

Internet Security

Henley Securities respects your privacy and we have taken reasonable steps to protect our website and are committed to providing a safe and secure online environment. To that end, we maintain physical, electronic and procedural safeguards to protect information, which comply with all applicable laws. However, no data transmission over the internet can be guaranteed as fully secure and we cannot guarantee or warrant the security of any information you send to us over the internet. You submit information over the internet at your own risk. We will review our security procedures and practices from time to time.

Henley Securities and its subsidiaries may collect personal information about you through your use of certain sections of the Henley Securities website. We consider this information to be private; it is only collected for our internal purposes. Any information we collect may be used to help us improve the website by tailoring it to better suit your needs and to provide quicker and more effective access to the various components of the website. Also if you email us with a suggestion, comment or query we will use your information to respond to you.

We may disclose your information to other persons for these purposes or for related purposes, including information technology companies who assist us in constructing, designing and maintaining the website whether locally or overseas. We require these independent contractors and other third parties who work with us to adhere to strict privacy standards through their contracts with us.

If you want to find out what information (if any) we hold on you, or if you wish to update or correct your information, please contact the Compliance Manager.

Links to Other Sites

Please note that the Henley Securities website links to other websites. You will need to contact those websites directly to ascertain their privacy standards.

Email Policy

By communicating with us via email, you authorise us to act on any instructions or apparent instructions without enquiring as to the identity of the sender. If your instructions are ambiguous, incomplete or unclear we are under no obligation to act on such instructions. Henley Securities will not be liable for any cost, expenses, loss or damage which you may suffer or incur in connection with any action taken or omitted by us in following any email instructions from you. You are responsible for and must take all reasonable care to ensure that the information you supply to us is accurate.

When we correspond with you by email, our messages are not encrypted and may potentially be accessed by unauthorised persons or organisations.

Cookies

A cookie is a packet of information that allows the server to identify and interact more effectively with your computer, by providing you with a unique identification number. This identification number is either sent or confirmed each time you use our website. Cookies are used to identify individual users, a user's browser type and your Internet Service Provider. They do not contain any personal data, such as passwords. Our website may utilize cookies to enhance your experience when you visit. You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is sent. However, if you do not accept cookies, you may not be able to make full use of the Henley Securities website.

Spam Policy

Spam Act

Spam is a generic term used to describe electronic 'junk mail'-unwanted messages sent to a person's email account or mobile phone. In Australia, spam is defined as 'unsolicited commercial electronic messages'.

'Electronic messaging' covers emails, instant messaging, SMS and other mobile phone messaging, but not cover normal voice-to-voice communication by telephone.

Henley Securities complies with the provisions of the Spam Act when sending commercial electronic messages. Equally importantly, Henley Securities makes sure that our practices are in accordance with the National Privacy Principles in all activities where they deal with personal information. Personal information includes our clients contact details.

Internal Procedure for dealing with complaints

The three key steps Henley Securities follows:

- **Consent** – Only commercial electronic messages are sent with the addressee's consent – either express or inferred consent.
- **Identify** – Electronic messages will include clear and accurate information about the person and Henley Securities that is responsible for sending the commercial electronic message.
- **Unsubscribe** – We ensure that a functional unsubscribe facility is included in all our commercial electronic messages and deal with unsubscribe requests promptly.

Consented to such communications

Commercial messages will only be sent to you when you have given consent. This may be express consent – a direct indication that it is okay to send the message, or messages of that nature or inferred consent based on our business or other relationship with you and your conduct.

Comply with the law regarding viral messages

Henley Securities ensures that commercial communications that include a forwarding facility contain a clear recommendation that the Recipient should only forward the commercial communication to persons with whom they have a relationship, where that relationship means that person could be said to have consented to receiving commercial communications.

Comply with the age sensitive content of commercial communication

Where the content of a commercial communications seeks to promote or inspire interaction with a product, service or event that is age sensitive, Henley Securities takes reasonable steps to ensure that such content is sent to Recipients who are legally entitled to use or participate in the product service or event

Changes to this Privacy Policy

This privacy statement is effective as of March 2009. Please note that this privacy policy may change from time to time. You may at any time request a current copy from our Compliance Officer or access it from our website at www.henleysecurities.com.au. We encourage you to review our Privacy Policy periodically for any changes.

Need More Information?

If you have a query or a complaint concerning how your personal information is collected and used or regarding Henley Securities Privacy Policy, or a breach or potential breach of your privacy rights, please contact your adviser and we will make every effort to resolve your complaint internally. If your complaint is not satisfactorily resolved within 7 days please contact the Licensee's Compliance Officer on the contact details below and we will try and resolve your complaint quickly and fairly.

If we do not resolve your complaint to your satisfaction, you may apply to the Federal Privacy Commissioner to have your complaint investigated. For more information about how you may lodge a complaint with the Federal Privacy Commissioner, please contact the Commissioner's hotline service on 1300 363 992.

Additional information, including the National Privacy Principles, may be found on the Federal Privacy Commissioner's website at www.privacy.gov.au.

Licensee Contact Details

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A: PO Box 154 West Perth WA 6872

P: (08) 9321 3277

F: (08) 9321 8399

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