

FINANCIAL SERVICES COUNCIL PRIVACY POLICY

Your Privacy

The Financial Services Council Limited (the FSC) is committed to protecting the privacy and ensuring the security of personal information maintained by the FSC about its member organisations and their employees, contractors, agents or third parties acting on the member's behalf and any other individual from whom the FSC collects personal information.

What this Policy does

This Privacy Policy describes how the FSC collects, holds, uses and discloses personal information consistent with the Privacy Act 1988 (Act) and the Australian Privacy Principles (APP) found in the Act.

We will review this policy regularly and may update it occasionally to ensure we comply with any legislative changes.

The personal information we collect

The type of information we collect depends on which of the FSC's products or services you use and your use of our website (www.fsc.org.au). Thus, we may collect and hold the names, positions held, employer names, business addresses, phone numbers, fax numbers, e-mail addresses and areas of policy interest about the employees and agents of FSC member organisations, conference attendees, conference and FSC function participants, speakers, our suppliers and non-member individuals.

Occasionally, we may also collect and record home contact details and e-mail addresses where these have been provided as the preferred means of contact.

We also collect personal information about individuals who apply for employment at the FSC, including executive and non-executive positions. Additional information we may collect about these individuals includes their date of birth, employment history, references, bankruptcy information, and criminal records.

We collect personal information from various sources, including paper and online registration forms, business cards, external marketing lists, government official lists and through our website.

We will only collect and hold personal information required to deliver our services and products to you, and we will do this fairly and lawfully.

Privacy collection statement

To read the FSC's Privacy Collection statement, please visit the FSC website.

Use of information

We will not use your personal information for any purpose you would not reasonably expect us to use. If we need to use your personal information for a purpose other than one we believe you would reasonably expect, we will seek your specific consent.

We do collect, hold (unless indicated otherwise) and use the personal information, however, to:

- process your application(s) and payment(s) (but do not hold credit card details);
- communicate with you regarding the FSC's services, advocacy and other activities;

- disseminate information that may be of assistance or interest to you in your business;
- alert you to other activities or services that the FSC may assist you with concerning our advocacy, services and other related matters, including engagement with and within the financial services industry;
- market our products and services and third-party products or services that we consider may be relevant or of interest to you;
- process and assess any employment applications made to the FSC;
- provide your organisation with the opportunity to participate in general industry promotions such as sponsorship, advertising, industry profiles and exhibitions;
- support our internal business operations, including managing customer and business relationships through our CRM systems; and
- assist in the development of products, surveys or services.

The FSC is committed to complying with all laws (including privacy and data laws) applicable to its activities.

Please note that at some of our events, including functions, we may photograph our participants. We may publish these images to advertise future events or functions. Please inform the photographer at the event if you do not allow us to publish your image.

Disclosure of information

We will not generally disclose personal information to third parties other than for purposes related to our activities as an advocacy body and the provision or improvement of our services. We have outlined below typical circumstances we may disclose personal information.

In undertaking the FSC's business, we may share your personal information with other organisations or member organisations of the FSC, including their employees or contractors, and with our external service providers, such as mailing houses who distribute information to you on our behalf or market researchers who the FSC has commissioned to carry out surveys and research. From time to time, we work with corporate partners or other third-party providers to promote and market services that we consider to benefit you. We may also disclose personal information to these partners.

In connection with FSC events, we may provide event sponsors with attendee details, such as your name, job title and organisation, for the purposes of facilitating and administering sponsorship arrangements and enabling sponsors to engage with attendees regarding the event. We will do so where this has been disclosed to you in the event registration materials or terms and conditions and, where required, with your consent.

Except for the disclosures set out in this Privacy Policy, disclosure of personal information is done on a confidential basis for conducting professional development events. FSC does not provide or sell personal information to external organisations for commercial purposes.

Suppose you become a member of an FSC committee, working group or expert group. In that case, we may share your personal information with other individual members of that group to facilitate efficient communication within that committee or group. Personal information about the individual members of committees and working groups may be shown in the members section of FSC's website. Only employees and agents of Full Members, Supporters and Associate companies have access to the members' section of FSC's website.

Where reasonably necessary to deliver our services to you, we occasionally need to disclose personal information to our agents, contractors, employees and agents of Full Members,

Supporters and Associate companies or third-party service providers, such as providers of event management, administrative, telecommunications, information technology/computer or other services. Some employees and agents of Full Members, Supporters and Associate companies or third-party service providers that host and process personal information may be located overseas, including in the United States.

While it is impracticable to specify all countries where those employees and agents are located, you can contact us if you wish to learn more about disclosing your personal information in such circumstances. We do not otherwise disclose your personal information to overseas recipients.

We may disclose the personal information we collect about individuals who apply for employment at the FSC to ASIC or other government bodies.

We may also occasionally disseminate statistical information about our members to third parties, but this cannot be traced back to individuals. Except where we are legally required to do so, or for the reasons set out above, we will not disclose personal information concerning you to parties outside the FSC other than for a purpose made known to you and to which you have consented. Your name and other details held by the FSC may be passed on to protective services or law enforcement agencies for security purposes at FSC events.

Your personal information may be disclosed to other parties where you have consented to its disclosure or it is required or authorised under Australian law or by court/tribunal orders.

Credit Cards

When you purchase goods or services from the FSC, any credit card information you give us to purchase the goods or services is used to process the payment only and is not retained. The original request/application/enrolment form is stored securely in the FSC's office for audit/taxation requirements and to assist members and individuals who request duplicate information for their records. Our database only records that you attended an activity or purchased a service and how much you paid. We do not store your credit card details on our database.

Storage and Security of Personal Information

The FSC maintains strict standards and security procedures to prevent unauthorised access to your personal information, whether in an electronic or paper format and to ensure the correct use of this information. Your personal information is stored in a central database that is password protected with access available only to authorised persons (such as employees of FSC or our external database administrator), or otherwise. Your personal information is securely held within FSC's office and only available to authorised persons.

FSC also takes reasonable steps to ensure that third party service providers hosting and processing personal information overseas handle personal information securely, including requiring such third party service providers to comply with applicable privacy obligations such as the APPs. You can contact us if you wish to learn more about such data security measures in such circumstances.

Access

Once we have collected your personal information, you are entitled to request the details of the information we hold about you. To request such information, you may contact us by letter, email or telephone and outline the nature of your enquiry. Unless prohibited by law, a response will be made to you in writing, either by mail or email, as soon as possible. For privacy and security reasons, providing your personal information over the telephone will not be possible. We may charge a reasonable fee for providing access to that personal information.

Marketing and databases

You can ask to be removed from the FSC's mailing list or database at any time by contacting the Privacy Officer at info@fsc.org.au.

Corrections

We will endeavour to keep and maintain the data we hold as accurate, complete, relevant, and up-to-date as possible. You can assist the FSC in our efforts to strive for accuracy by letting us know as soon as possible if your contact details change.

Employees and agents of member organisations can also update their personal details and change their FSC member login details, including usernames and passwords. Those unsure of their current member login details should contact the FSC.

You have a right to request correction of your personal information. Suppose you establish that personal information held by us is not accurate, complete, relevant, and up-to-date or is misleading. In that case, we will take reasonable steps to correct the information to be accurate, complete, relevant, up-to-date and not misleading.

COMPLAINT RESOLUTION MECHANISM

Suppose you have a question, concern, or complaint about how we handle your personal information. You should contact our Privacy Officer at the Financial Services Council Limited, Suite 30.1, Level 30, 9 Castlereagh Street, Sydney, NSW 2000, or 02 9299 3022.

The FSC takes a best-practice approach to address privacy complaints. We will issue you a timely response to any complaint that, if appropriate, will outline the measures the FSC will take to resolve the complaint. However, in the first instance, we will endeavour to resolve complaints quickly and informally and acknowledge receipt of any complaint within ten working days.

Suppose you feel that we have not satisfactorily addressed your complaint. In that case, you may also complain to the Office of the Australian Information Commissioner by visiting www.oaic.gov.au or writing to GPO Box 5218 Sydney NSW 2001 or GPO Box 2999 Canberra ACT 2601.

FINANCIAL SERVICES COUNCIL WEBSITE

What we collect

When you browse the FSC's Website, our Internet service provider and Google Analytics log the following information for statistical purposes:

- your server (IP) address;
- the top-level domain name (eg .com, .gov, .au, etc.);
- the date and time of your website visit;
- country your server (IP) is located in;
- the pages you looked at;
- the type of browser you used;
- the previous site you visited, and
- the site you visited next.

We will not use information from your browsing activities to send unsolicited information. This information is collected to determine the relevancy of material posted on the FSC's website and to enhance this service to visitors.

We will only record your email address if you send us a message (including an email). We will not add it to a mailing list if you ask us not to. E-mail info@fsc.org.au and ask for your details to be removed from the mailing list.

Cookies

We use "cookies" to enhance functionality and keep track of website visits. A cookie is a small data file containing information about your website visit. Your computer provides this information during your first visit to a web server. The server records this information in a text file and stores this file on your hard drive. When you revisit the same website, the server looks for the cookie and structures itself based on the information provided. A cookie only identifies your computer to a web server when you visit the site.

If you visit our website to browse or download information, our web server will record the date and time of your visit, the pages viewed, and the information downloaded. We generally use this information for statistical purposes.

Most web browsers are initially set up to accept cookies. You can reset your browser to refuse all cookies or to warn you before accepting cookies. If you have set your browser to warn you before accepting cookies, you will receive the warning message with each cookie. You can refuse cookies by turning them off in your browser.

If your browser is configured to reject all cookies, you cannot use services on the website that require cookies to participate. You may still be able to use some information-only pages if you do not accept cookies.

Linked Sites

The FSC Website contains links to other sites. The FSC is not responsible for these other sites' privacy practices or content. We encourage you to read the privacy statements in these linked sites, as their privacy policies may differ from ours.

Changes to this policy

From time to time, we may need to review and amend this policy. We reserve the right to amend this policy at any time. You should check out our website (www.fsc.org.au) from time to time for our latest privacy policy. A copy of this Privacy Policy may be obtained free from our Privacy Officer.

Contacting Us

If you have any comments or suggestions regarding this statement or if you have any concerns about what information we have about you or how we store it, please contact:

Privacy Officer

Financial Services Council Limited

Suite 30.1, Level 30, 9 Castlereagh Street

SYDNEY NSW 2000

AUSTRALIA

info@fsc.org.au

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