

Privacy

Indue Limited and Your Personal Information

Indue Ltd (Indue) and Baptist Investments & Finance Ltd (BIF) are required to keep your Personal Information confidential. In some circumstances we can, or are required by law, to release details of your account. These circumstances include:

- Where we (or BIF as our agent) have your agreement; or
- The law requires or permits us (or BIF as our agent) to do so; or
- It is required to protect Indue's or BIF's interests; or
- There is a public duty to do so.

We recognise the importance of protecting your privacy. Our policy for dealing with personal information you might disclose to us is explained below.

The types of personal information we collect from you depends on how you correspond with us. Any information we receive about you will be treated as strictly confidential.

What we collect and why we need it

We will only collect personal information about you where you have knowingly provided us with the information or you have authorised a third party to provide that information to us.

Generally, your information will be collected when you fill out an application form for a product or service or when you give us personal information over the telephone, by email or through the web site or in face to face interviews or via other electronic means. From time to time additional or updated information may be collected through one or more of these methods.

The information we collect, use and maintain is necessary for us to adequately provide you with the products and services you have requested.

The information may also potentially be used for the purposes of direct marketing where we believe the articles and information may be of interest to you. If you do not wish to receive such information, please inform us and we will amend your details accordingly. Please allow us two (2) weeks for your request to be actioned.

Disclosure of information collected

We will not use or disclose personal information collected by us for any purpose other than the following:

- The purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure;
- Where you have consented to such disclosure; or
- Where the National Privacy Principals (NPP's) authorise use or disclosure where required or authorised under law;
- Disclosure to other entities for the purpose of giving effect to your instructions and/or our recommendations;
- Where we (or BIF as our agent) have your agreement; or
- The law requires or permits us (or BIF as our agent) to do so; or
- It is required to protect Indue's or BIF's interests; or
- There is a public duty to do so.
- Your information may be disclosed to compliance bodies, such as the Australian Securities and Investment Commission.

Security of your personal information

In general, your personal information is held in your client file. This could be recorded on paper only or electronically only or a combination of paper records and electronic records.

Regardless of the form of your record, we will at all times seek to ensure that any 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.

In the event that our professional relationship ceases, any personal information we hold about you will be securely maintained for a period of not less than seven (7) years in order to comply with legislative and professional requirements imposed on us. After this time, your records containing your personal information will be destroyed.

E-mail correspondence

We will preserve the contents of any e-mail message that you send us if we believe that we have a requirement to do so. E-mails sent to or from Indue or BIF may be monitored for systems administration and legal compliance purposes.

Gaining access to our information on you

We will, on request, provide you with access to any information that we have collected about you. To gain access to this information you should contact us through one of our Agent BIF's State Offices or by email to info@bif.com.au or telephone 1300 650 542.

What to do if you believe the information we hold about you is inaccurate

It is important to us that the information we hold about you is up to date and accurate. Accordingly, we encourage you to contact us to advise us of any change in your personal circumstances that may effect the information we hold about you. If at any time you believe that any information we hold about you is inaccurate or out of date, please contact us and we will review and correct the relevant information.

Complaints in relation to privacy

If you believe your privacy has been compromised, please contact us immediately. We will respond to all complaints within two (2) days and aim to have them resolved within ten (10) days. Where this is not possible, you will be contacted and advised when it is likely your complaint will be resolved.

Additionally, you are entitled to contact the Privacy Commissioner if you believe there has been an interference with your privacy. The Office of the Federal Privacy Commissioner can be contacted on 1300 363 992 or privacy@privacy.com.au.

How to contact us

If you wish to discuss any aspect of our policy further, or you wish to make a complaint, please contact us through our Agent, BIF at one of their State Offices or by email to info@bif.com.au or telephone 1300 650 542.