

PRIVACY POLICY

MLC Taxation Services Pty Ltd respects the privacy and confidentiality of the information provided by you and adheres to the Australian Privacy Principles. This document outlines the privacy policy for MLC Taxation Services Pty Ltd (ACN 006 003 470) trading as MLC Taxation & Business Services.

About your personal information

Personal information refers to the information or opinion we hold that can reasonably identify you as an individual. The types of personal information we will collect and hold will be dependent on the purpose and nature you have engaged our services for, our legal obligations under Australian Law and our endeavour to conduct and improve our business. Examples of the personal information we may collect:

- Name
- Date of Birth
- Tax File Number
- Residential Address
- Mailing Address
- Telephone Number
- Email Address
- Income & Investment Information
- Salary & employment details
- Bank account & financial details
- Superannuation & pension information
- Martial Status including Partners & dependent details

You may deal with us anonymously whenever it is practical, reasonable and lawful to do so however failure to provide complete and accurate information may mean we are unable to provide you with the required level of service and advice.

Collection, storage & disclosure of personal information

MLC Taxation Services Pty Ltd will primarily collect your personal information from you and will collect your personal information through a variety of forms such as:

- In person
- By telephone
- By email

- MLC Taxation Services website
- Various correspondence such as letters & faxes

We may also be required to collect and disclose data to and from a third party in which case we will only do as permitted or required by law. By engaging our services you authorise us to collect and disclose your personal information to the following organisations where we consider it appropriate to do so:

- Government agencies
- Regulatory bodies
- Your bank & financial institutions
- Credit history
- Associated members of a Group where necessary to do so
- Legal, financial advisors & other agents and brokers you engage their services
- Agents, third party contractors, auditors and professional advisors we engage to assist us in performing our work
- If there is a change of control in one of our businesses (whether by merger, sale, transfer of assets or otherwise) client and website visitors information, which may include your Personal Data, could be disclosed to a potential purchaser under a confidentiality agreement. We would only disclose your information in good faith and where required by any of the above circumstances.

We may store your personal information both electronically and hard copy in our office, off site storage systems, computer databases & cloud storage. We use a variety of physical & electronic security measures to protect the privacy of our clients and website visitors such as restricting access to our office, firewalls, antivirus software, login & password protection, secure databases etc. We take all reasonable care to safeguard your personal information from misuse, interference and loss and from unauthorised access, modification and disclosure. Reasonable steps are taken to destroy and remove identification of personal information is no longer required.

Disclosure of your information

We may from time to time need to disclose certain information, which may include your Personal Data, to comply with a legal requirement, such as a law, regulation, court order, subpoena, warrant, in the course of a legal proceeding or in response to a law enforcement agency request.

Accessing & Correcting your Personal Information

Please notify us of any changes or inaccurate personal information immediately by advising us in writing by sending notification to PO Box 9061, Traralgon VIC 3844 or via email to office@mlctax.com.au. You are able to request access your personal information however we may charge a fee to cover the reasonable costs of collating

this information. In certain circumstances it may be necessary for us to deny access, if this occurs we will provide you the reasons for our refusal.

Complaint

If you have any concerns or complaints about MLC Taxation Services Pty Ltd privacy policy or our collection or handling of your personal information please send us notification in writing to our Privacy Officer, Scott McKay at PO Box 9061, Traralgon VIC 3844 or email at office@mlctax.com.au. We will endeavour to acknowledge the complaint and outline how we are dealing with the matter within seven days of receiving notification.

Your use of this website

We receive and store information you enter on our website or give us in any other way from time to time. You may provide basic contact information such as your name, phone number, address, and email address to enable us to send information and we may also collect additional information at other times, including but not limited to, when you provide feedback, change your content or email preferences, respond to a survey, or communicate with our customer support.

We may use personal information collected from you for the purpose of providing you with direct marketing material, updates regarding our website and information in the form of a newsletter. This will only apply if you have registered or subscribed to such publications by registering your details with us. However if you wish to cease receiving any such information you may let us know either by email at office@mlctax.com.au or unsubscribing at any time and your request will be actioned immediately.

Individual profile and company details are not used for any other purpose. Details are only supplied to a third party supplier when it is required by law, for goods or services which you have purchased or to protect our copyright, trademarks and other legal rights.

We respect the privacy of our online visitors. We may collect information on or through this website that can personally identify you. For example, we collect personally identifiable information which you volunteer to us to respond to visitor questions and comments about us and our products and services, and to mail e-newsletters ("Personal Data").

We will use all reasonable means to protect the confidentiality of your Personal Data while in our possession or control. We will not knowingly share any of your Personal Data with any third party other than our service providers who assist us in providing the information and/or services we are providing to you. To the extent that we do share your personal information with a service provider, we would only do so if that party has agreed to comply with our privacy standards as described in this privacy policy. Some

of our service providers may be overseas and may not be subject to Australian Privacy Laws. Please contact us if you require specific details.

Any non-personal information, communications and material you send to this website or to us by email, or which we obtain from third parties without promises of confidentiality, may be kept, used and disclosed by us on a non-confidential basis. We are free to use and reproduce any such information freely, and for any purpose whatsoever. Specifically, we will be free to use any ideas, concepts, know-how or techniques contained in such information for any purpose, including developing, manufacturing or marketing products.

Our website uses cookies to analyse website traffic and help us provide a better website visitor experience. In addition, cookies may be used to serve relevant ads to website visitors through third party services such as Google Adwords. These ads may appear on this website or other websites you visit.

A cookie is a small file placed in your web browser that collects information about your web browsing behaviour. Use of cookies allows a website to tailor its configuration to your needs and preferences. Cookies do not access information stored on your computer or any personal information (e.g. name, address, email address or telephone number). Most web browsers automatically accept cookies but you can choose to reject cookies by changing your browser settings. This may, however, prevent you from taking full advantage of our website.

We do not and will not sell or deal in personal or customer information. We will never disclose your personal details to a third party except the necessary information required by providers of products or services you have purchased or to protect the rights, property or safety of mlctax.com.au, our clients and website visitors or third parties or if required by law.

We may however use in a general sense without any reference to your name, your information to create marketing statistics, identify user demands and to assist it in meeting clients and website users needs generally. In addition, we may use the information that you provide to improve our website and services but not for any other use.

We strive to ensure the security, integrity and privacy of personal information submitted to our website, and we periodically update our security measures in light of current technologies.

This website may contain links to other websites. These links are meant for your convenience only. Links to third party websites do not constitute sponsorship or endorsement or approval of these websites. Please be aware that we are not responsible for the privacy practices of such other websites. We encourage our users to be aware, when they leave our website, to read the privacy statements of each and every website that collects personally identifiable information. This privacy policy applies solely to information collected by this website.

Change in privacy policy

As we plan to ensure our privacy policy remains current, this policy is subject to change. We may modify this policy at any time, in our sole discretion and all modifications will be effective immediately upon our posting of the modifications on this website. Please return periodically to review our privacy policy.

WEBSITE DISCLAIMER

Welcome to our website. If you continue to browse and use this website you are agreeing to comply with and be bound by the following disclaimer, together with our terms and conditions of use.

The information contained in this website is for general information purposes only and is provided by MLC Taxation Services Pty Ltd. While we endeavour to keep the information up to date and correct, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to the website or the information, products, services, or related graphics contained on the website for any purpose. Any reliance you place on such information is therefore strictly at your own risk. You need to make your own enquiries to determine if the information or products are appropriate for your intended use.

In no event will we be liable for any loss or damage including without limitation, indirect or consequential loss or damage, or any loss or damage whatsoever arising from loss of data or profits arising out of, or in connection with, the use of this website.

Through this website you may be able to link to other websites which are not under the control of MLC Taxation Services Pty Ltd. We have no control over the nature, content and availability of those websites. The inclusion of any links does not necessarily imply a recommendation or endorse the views expressed within them.

Every effort is made to keep the website up and running smoothly. However, MLC Taxation Services Pty Ltd takes no responsibility for, and will not be liable for, the website being temporarily unavailable due to technical issues beyond our control.

COPYRIGHT NOTICE

This website and its contents are the copyright of MLC Taxation Services Pty Ltd – © 2015. All rights reserved.

Any redistribution or reproduction of part or all of the contents in any form is prohibited other than the following. You may print or download contents to a local hard disk for your personal and non-commercial use only. You may copy some extracts only to individual third parties for their personal use, but only if you acknowledge the website as the source of the material.

You may not, except with our express written permission, distribute or commercially exploit the content. You may not transmit it or store it on any other website or other form of electronic retrieval system.

PLEASE READ THESE TERMS AND CONDITIONS OF USE CAREFULLY BEFORE USING THIS WEBSITE.

Welcome to our website. If you continue to browse and use this website you are agreeing to comply with and be bound by the following terms and conditions of use, which together with our privacy policy and website disclaimer, govern MLC Taxation Services Pty Ltd's relationship with you in relation to your use of this website.

By using this website, you signify your acceptance of these terms and conditions of use. For the purposes of these terms and conditions, "Us", "Our" and "We" refers to MLC Taxation Services Pty Ltd and "You" and "Your" refers to you, the visitor, website user or person using our website.

Amendment of Terms

We reserve the right to change, modify, add or remove portions of these terms at any time. Please check these terms regularly prior to using our website to ensure you are aware of any changes. We will endeavour to highlight any significant or substantive changes to you where possible. If you choose to use our website then we will regard that use as conclusive evidence of your agreement and acceptance that these terms govern your and MLC Taxation Services Pty Ltd's rights and obligations to each other.

Limitation of Liability

It is an essential pre-condition to you using our website that you agree and accept that MLC Taxation Services Pty Ltd is not legally responsible for any loss or damage you might suffer related to your use of the website, whether from errors or from omissions in our documents or information, any goods or services we may offer or from any other use of the website. This includes your use or reliance on any third party content, links, comments or advertisements. Your use of, or reliance on, any information or materials on this website is entirely at your own risk, for which we shall not be liable.

It shall be your own responsibility to ensure that any products, services or information available through this website meet your specific, personal requirements. You acknowledge that such information and materials may contain inaccuracies or errors and we expressly exclude liability for any such inaccuracies or errors to the fullest extent permitted by law.

Returns and refunds

MLC Taxation Services Pty Ltd handles returns and processes refunds in accordance with the Australian Consumer Protection legislation. Refunds will be processed promptly and payment made by the same method that you made payment. All refunds are made at the discretion of MLC Taxation Services Pty Ltd.

Links to other websites

MLC Taxation Services Pty Ltd may from time to time provide on its website, links to other websites, advertisements and information on those websites for your convenience. This does not necessarily imply sponsorship, endorsement, or approval or arrangement between MLC Taxation Services Pty Ltd and the owners of those websites. MLC Taxation Services Pty Ltd takes no responsibility for any of the content found on the linked websites.

MLC Taxation Services Pty Ltd's website may contain information or advertisements provided by third parties for which MLC Taxation Services Pty Ltd accepts no responsibility whatsoever for any information or advice provided to you directly by third parties. We are making a 'recommendation' only and are not providing any advice nor do we take any responsibility for any advice received in this regard.

Disclaimer

To the fullest extent permitted by law, MLC Taxation Services Pty Ltd absolutely disclaims all warranties, expressed or implied, including, but not limited to, implied warranties of merchantability and fitness for any particular purpose. MLC Taxation Services Pty Ltd gives no warranty that the documents, goods or services will be free of errors, or that defects will be corrected, or that our website or its server is free of viruses or any other harmful components.

Whilst we, at all times endeavour to have the most accurate, reliable and up-to-date information on our website, we do not warrant or make any representations regarding the use or the result of the use of any document, product, service, link or information in its website or as to their correctness, suitability, accuracy, reliability, or otherwise.

It is your sole responsibility and not the responsibility of MLC Taxation Services Pty Ltd to bear any and all costs of servicing, repairs, or correction. The applicable law in your state or territory may not permit these exclusions, particularly the exclusions of some implied warranties. Some of the above may not apply to you but you must ensure you are aware of any risk you may be taking by using this website or any products or services that may be offered through it. It is your responsibility to do so.

Your Privacy

At MLC Taxation Services Pty Ltd, we are committed to protecting your privacy. We use the information we collect about you to maximize the services that we provide to you. MLC Taxation Services Pty Ltd respects the privacy and confidentiality of the information provided by you and adheres to the Australian Privacy Principles. Please read our separate Privacy Policy carefully.

You may change your details at any time by advising us in writing via email. All information we receive from our client and website users, is protected by our secure servers. MLC Taxation Services Pty Ltd's secure server software encrypts all client and website user information before it is sent to us. Furthermore, all of the client and

website user data MLC Taxation Services Pty Ltd collects is secured against unauthorized use or access.

Third Parties

MLC Taxation Services Pty Ltd does not and will not sell or deal in personal, client or website users information. We may however use in a general sense without any reference to your name, your information to create marketing statistics, identify user demands and to assist it in meeting client and website user needs generally. In addition, we may use the information that you provide to improve its website and its services but not for any other use.

Disclose your information

MLC Taxation Services Pty Ltd may be required, in certain circumstances, to disclose information in good faith and where MLC Taxation Services Pty Ltd is required to do so in the following circumstances: by law or by any court; to enforce the terms of any of our client and website user agreements; or to protect the rights, property or safety of our client and website users or third parties.

Exclusion of competitors

If you are in the business of creating similar documents, goods or services for the purpose of providing them for a fee to users, whether they be business users or domestic users, then you are a competitor of MLC Taxation Services Pty Ltd. MLC Taxation Services Pty Ltd expressly excludes and does not permit you to use or access our website, to download any documents or information from its website or obtain any such documents or information through a third party. If you breach this term then MLC Taxation Services Pty Ltd will hold you fully responsible for any loss that we may sustain and further hold you accountable for all profits that you might make from such unpermitted and improper use. MLC Taxation Services Pty Ltd reserves the right to exclude and deny any person access to our website, services or information at our sole discretion.

Copyright, trademark & restriction of use

This website contains material which is owned by or licensed to us. This material includes, but is not limited to, the design, layout, look, appearance, trademarks and graphics. You are not permitted to reproduce the documents, information or materials on the website for the purposes of sale or the use by any third party. In particular you are not permitted to republish, upload, transmit electronically or otherwise or distribute any of the materials, documents or products that may be available for download from time to time on this website.

MLC Taxation Services Pty Ltd expressly reserves all copyright and trademark in all documents, information and materials on our website and we reserve the right to take

action against you if you breach any of these terms.

Any redistribution or reproduction of part or all of the contents in any form is prohibited other than the following: you may print or download to a local hard disk extracts for your personal and non-commercial use only; and you may copy the content to individual third parties for their personal use, but only if you acknowledge the website as the source of the material.

You may not, except with our express written permission, distribute or commercially exploit the content. Nor may you transmit it or store it in any other website or other form of electronic retrieval system.

Whole Agreement

These terms and conditions represent the whole agreement between you and MLC Taxation Services Pty Ltd concerning your use and access to MLC Taxation Services Pty Ltd's website and your use and access to the documents and information on it. No other term is to be included in this agreement except where it is required to be included by any legislation of the Commonwealth or any State or Territory. All implied terms except those implied by statute and which cannot be expressly excluded are hereby expressly excluded.

Exclusion of unenforceable terms

Where any clause or term above would by any applicable statute be illegal, void, or unenforceable in any State or Territory then such a clause shall not apply in that State or Territory and shall be deemed never to have been included in these terms and conditions in that State or Territory. Such a clause if legal and enforceable in any other State or Territory shall continue to be fully enforceable and part of this agreement in those other States and Territories. The deemed exclusion of any term pursuant to this paragraph shall not affect or modify the full enforceability and construction of the other clauses of these terms and conditions.

Jurisdiction

This agreement and this website are subject to the laws of Victoria and Australia. If there is a dispute between you and MLC Taxation Services Pty Ltd that results in litigation then you must submit to the jurisdiction of the courts of Victoria.