



# Privacy Policy

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Issued by Oyster Financial Pty Ltd ABN 44 140 148 134

**Oyster Financial Pty Ltd privacy policy sets out the following:**

- Relevant Legislation
- Protecting your personal information.
- What personal information we collect about you.
- What is sensitive personal information.
- How do we use your personal information and who may we disclose it to.
- Will we share your personal information with outside parties.
- Access to your personal information.
- Accuracy
- Use of cookies on our website
- Our Security Procedures
- Complaints Resolution

Address: 202 Marsh Street  
ARMIDALE NSW 2350

Phone: (02) 8006 2530  
Email: [info@oysterfinancial.com.au](mailto:info@oysterfinancial.com.au)

## Overview and Legislation

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In providing our services we collect personal information about you, including sensitive information. Please note we treat all information provided to us in confidence and will take all reasonable steps to ensure non-disclosure to anyone other than for the purpose of fulfilling your instructions.

We treat all client information in accordance with the provisions of the **Privacy Act 1988**.

In addition we are bound by, and committed to supporting, the **National Privacy Principles (NPPs)** as set out in the **Privacy Amendment (Private Sector) Act 2000**.

Our detailed Privacy Policy can be viewed on our website [www.oysterfinancial.com.au](http://www.oysterfinancial.com.au).

## What Personal Information we Collect About You

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In the course of our activities, we collect and hold personal information about you. Your personal information is collected for the purpose of providing you with the service(s) you have requested. The nature of personal information we collect from you will depend on what you have provided us with. Generally the type of personal information we collect includes your name, your mailing address, telephone number, e-mail address, date of birth, marital status, your partner's name and date of birth, income and other financial details, employment details and credit history.

We collect most personal information about you, directly from you. We will only collect personal information from you that is necessary for one or more of our functions and activities. We will only collect personal information from you by lawful and fair means, without being unreasonably intrusive, such as when you attend one of our educational courses, subscribe to our Oyster Club, register for use of our websites members area, deal with us over the telephone, send us a letter, have contact with us personally etc.

At or before the time we collect personal information from you, we will take reasonable steps to inform you who we are and how to contact us, why we are collecting that personal information, your ability to access the information, who else we might disclose that personal information to, any laws requiring the information to be collected and what will happen if you do not provide personal information to us.

Wherever it is lawful and practicable, we will give you the option of not identifying yourself or not providing personal information when dealing with us. However, failure to provide full and complete information we request may mean that we are unable to provide you with the services you have requested completely and properly.

Once we hold your personal information we will take reasonable steps to keep it accurate, complete and up-to-date.

## Sensitive Personal Information

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Taking into account that Oyster Financial Pty Ltd operates for the sole purpose of developing and providing general advice via sound investment education, in limited circumstances we may request sensitive information such as bank account details from you. We may also ask for sensitive information where it is required by law. In either case, we may collect personal information incidentally. By providing us with unsolicited sensitive personal information incidentally, you consent to us using the information subject to applicable laws. Collecting this information allows us to effectively provide our clients with financial products and services including (but not limited to):

- General educational information.
- Related products and services offered by the MDS Financial group.

- Membership of the Oyster Club.
- Access to the members area of our website.

## **How do we use Personal Information and who do we Disclose it to**

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We will use the information you provided for the purpose of providing you with the service(s) you have requested. Your personal information will be used for the purposes of which it was collected, except where you consent to us using that personal information for another purpose:

- where the other purpose is related to the main purpose and you would reasonably expect us to use the personal information for that other purpose, or
- where it is permitted or required by law, or we reasonably believe it is necessary on health and public safety grounds to use the personal information for another purpose.

We will not disclose your personal information unless the disclosure:

- Is required, or allowed under law, or in connection with legal proceedings;
- Has your consent (expressly or implied); or
- Is to organisations with whom we have a business relationship and who are bound by strict confidentiality. For example, those authorised by us to provide limited general financial, administrative and other services on behalf of us. We will only provide these organisations the information they need to deliver the service. You agree that not all recipients of your personal information may have privacy policies equivalent to Oyster Financial Pty Ltd's and you consent to the disclosure of your personal information for those purposes.

Your personal information may be disclosed to:

- Product providers associated with MDS Financial.
- Other areas within Oyster Financial Pty Limited and any related parties with whom we have an interest, who provide financial and other services
- Anyone authorised by you, as specified law or the contract

Generally, we require that organisations outside Oyster Financial Pty Limited who handle or obtain personal information as service providers to Oyster acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the National Privacy Principles and this policy.

From time to time, we may also use your contact details for marketing communications activities. We respect your choice to opt out of these activities. Should you decide you do not wish to receive marketing or promotional material from us at any time, please let us know by sending us an e-mail at [info@oysterfinancial.com.au](mailto:info@oysterfinancial.com.au) or write to us at 39 Marsh Street ARMIDALE NSW 2350 or call us on (02) 6788 2222.

## **When Will We Share your Personal Information with outside parties**

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We will disclose your personal information to third parties when the disclosure :

- is required, or allowed under law, or in connection with legal proceedings;
- has your consent (expressly or implied); or

- is to organisations with whom we have a business relationship who are bound by strict confidentiality. For example, those authorised by us to provide limited financial, administrative and other services on behalf of us. We will only provide these organisations the information they need to deliver the service. You agree that not all recipients of your personal information may have privacy policies equivalent to Count's and you consent to the disclosure of your personal information for those purposes.

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## **Access to your Personal Information**

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You can request us to provide you with access to personal information we hold about you. We may allow an inspection of your personal information in person, or provide copies or a summary of relevant documents, depending on what is the most appropriate in the circumstances. Any charge we make for providing access will be reasonable and will not apply to lodging a request for access.

Your request to access your personal information will be dealt with in a reasonable time. Note that we need not provide access to personal information if a request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonable interference with another person's privacy, or be a breach of the law. If we refuse access, we will provide you with reasons for doing so.

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## **Accuracy**

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To enable us to keep our records properly, please notify us if you believe that any information we hold about you is inaccurate, incomplete or out of date and we will take reasonable steps to ensure that it is corrected. You can notify us by sending us an e-mail at [info@oysterfinancial.com.au](mailto:info@oysterfinancial.com.au) or writing to us at 39 Marsh Street ARMIDALE NSW 2350 or calling us on (02) 6788 2222 and we will take reasonable steps to ensure that it is corrected.

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## **Use of Cookies and Storage of Information obtained by our Website**

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Like most websites, our website uses cookies to improve the functionality. When you visit our website, details about your visit, such as time and date, pages accessed, duration of visit and type of browser may be recorded. This information is collected for statistical purposes and may identify you individually. Most Internet browsers are set up to accept cookies. If you do not wish to receive cookies, you can change the settings of your browser to refuse all cookies or to notify you each time a cookie is sent to your computer, giving you the choice whether to accept it or not.

In addition certain areas of our website are designed to store certain demographic information about users such as age, location, sex and relationship status etc. This is used by Oyster Financial to determine reports on the type of users of our services and website.

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## **Our Security Procedures**

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Oyster Financial Pty Ltd takes your privacy and the privacy of its affiliates and their clients very seriously. We will take reasonable steps to protect any personal information you provide to us from misuse, loss or unauthorised access, modification and disclosure. We will also de-identify and destroy the personal information we hold about you once our legal obligations cease. Our security procedures are reviewed from time to time and we update them when relevant.

When you register for secure parts of our website such as the client members area, you will be issued with a password. In addition, you may be asked to nominate a password in other sections of our website. Your password is essential to accessing your information, therefore you should keep it secured and change it periodically.

You should also ensure that once you have finished accessing the secure parts of our site, you log off completely.

## Identifiers

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We will not adopt any of your personal information as our own or for our own gain. Such identifiers include TFNs and Medicare numbers etc.

## Links to other Sites

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Oyster Financial Pty Ltd's website provides links to other sites for you to access. Such an example is our link to Trader Dealer a subsidiary of MDS Financial that provides market data and derivative trading facilities. You should be aware that these other sites aren't subject to our privacy standards and procedures. You will need to consult such affiliates directly to ascertain their privacy standards.

## Changes to our Privacy Policy

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The information above relates to our current Privacy Policy. From time to time, we may vary this policy for any reason. We will publish any changes on our website [www.oysterfinancial.com.au](http://www.oysterfinancial.com.au). This Privacy Policy was last amended in January 2011.

## Complaints Resolution

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Oyster Financial has a three step policy for handling complaints from entities whose personal information we hold, or whom we deal with in general. Any complaints will be dealt with via our complaints handling process as detailed in full in our Financial Services Guide (FSG).

If you have any concerns regarding how we have dealt with your privacy please send us an email at [info@oysterfinancial.com.au](mailto:info@oysterfinancial.com.au) or write to us at 202 Marsh Street ARMIDALE NSW 2350.

## Contacting Us to discuss our Privacy Policy

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If you seek further information regarding our Privacy Policy or have any other concerns about your privacy, please contact our Privacy Officer by:

- Email at [info@oysterfinancial.com.au](mailto:info@oysterfinancial.com.au)
- Write to us at  
202 Marsh Street  
ARMIDALE NSW 2350
- Telephone on (02) 8006 2530