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# Privacy Policy

CF Global Trust (ABN 54727338428 ) (Michael Collins, we, us) is committed to protecting the information about you that we collect, store and use when you provide it to us on our website: [www.cfglobal.com.au](http://www.cfglobal.com.au) (Site(s)).

We respect your rights to privacy under the Privacy Act 1988 (Commonwealth) (Privacy Act) and so in accordance with this Act; we are compliant with its requirements in respect of the collection, management and disclosure of your personal information.

We also uphold your rights to privacy if you are based in the European Union (EU), in accordance with the General Data Protection Regulation (GDPR).

If you do not wish to provide personal information to us, then you do not have to do so. However, this may affect your use of our Sites or any products and services offered on it.

## **What is your personal information?**

When used in this privacy policy, the term “personal information” has the meaning given to it in the Privacy Act and GDPR. In general terms, it is any information that can be used to personally identify you. This may include your name, address, telephone number, email address and profession or occupation. If the information we collect personally identifies you, or you are reasonably identifiable from it, the information will be considered personal information.

We may also collect some information that is not personal information because it does not identify you or anyone else. For example, we may collect anonymous answers to surveys or aggregated information about how users use our website.

Your personal information will not be shared, sold, rented or disclosed other than as described in this privacy policy.

## **What information may we collect from you?**

CF Global Trust may collect the following personal information from you:

- name;
- current mailing or residential address;
- email address;
- telephone number;
- age or birth date;
- profession or occupation; and
- work history.

We collect personal information about you so that we can perform our business activities and functions and to provide best possible quality of customer service.

We collect, hold, use and disclose your personal information for the following purposes:

- to provide our services to you;
- to send communications requested by you;
- to answer enquiries and provide information or advice about existing and new services;
- to provide you with access to protected areas of our website; and
- to comply with any Law, rule, regulation, Lawful and binding determination, decision or direction of a regulator, or in co-operation with any governmental authority.

### **Site User Tracking Experience**

We may use tracking software to review and improve your experience of our Site(s).

### **Cookies**

When you access our website, we may send a “cookie” (which is a small summary file containing a unique ID number) to your computer. This enables us to recognise your computer and greet you each time you visit our website without bothering you with a request to register. It also enables us to keep track of services you view so that, if you consent, we can send you news about those services. We also use cookies to measure traffic patterns, to determine which areas of our website have been visited and to measure transaction patterns in the aggregate.

We use this to research our users’ habits so that we can improve our online services. Our cookies do not collect personal information. If you do not wish to receive cookies, you can set your browser so that your computer does not accept them. We may log IP addresses (that is, the electronic addresses of computers connected to the Internet) to analyse trends, administer the website, track users’ movements, and gather broad demographic information.

### **Security**

As our website is linked to the Internet, and the Internet is inherently insecure, we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over the Internet. Accordingly, any personal information or other information which you transmit to us online is transmitted at your own risk.

### **Links**

We provide links to websites outside of our website, as well as to third party websites (such as social media sites). These linked sites are not under our control, and we cannot accept responsibility for the conduct of companies linked to our website. Before disclosing your personal information on any other website, we advise you to examine the terms and conditions of using that websites and its privacy policy. Third party websites are responsible for informing you about their own privacy practices.

### **To whom will CF Global Trust disclose my personal information?**

We may disclose your personal information to:

- our employees, contractors or service providers for the purposes of operating our website or our business, fulfilling requests by you, and to otherwise provide services to you including, without limitation, web hosting providers, IT systems administrators, mailing houses, couriers, payment processors, data entry service providers, electronic network administrators, debt collectors, and professional advisors such as accountants, solicitors, business advisors and consultants;
- suppliers and other third parties with whom we have commercial relationships, for business, marketing, and related purposes; and
- any other organisation for any authorised purpose with your express consent.

If there is a change of control of our business or a sale or transfer of business assets, we reserve the right to transfer to the extent permissible at Law our user databases, together with any personal information and non-personal information contained in those databases. This information may be disclosed to a potential purchaser.

We would seek to only disclose information in good faith and where we have sought to maintain confidentiality.

### **Direct marketing materials**

We may send you direct marketing communications and information about our services that we consider may be of interest to you.

At any time you may opt-out of receiving marketing communications from us by contacting us (see the details below) or by using opt-out facilities provided in the marketing communications and we will then ensure that your name is removed from our subscription/ mailing list.

We do not provide your personal information to other organisations for the purposes of direct marketing.

### **Security and data quality**

We take reasonable steps to ensure your personal information is protected from misuse and loss and from unauthorised access, modification or disclosure.

We strive to ensure the security, integrity and privacy of personal information that you submit to us through our website. Unfortunately, no data transmission over the Internet can be guaranteed to be totally secure.

We endeavour to take all reasonable steps to protect the personal information you may transmit to us or from our online products and services. Once we do receive your transmission, we will also make our best efforts to ensure its security on our systems.

In addition, our employees and the contractors who provide services related to our information systems are obliged to respect the confidentiality of any personal information held by us.

We may hold your information in either electronic or hard copy form. Personal information is destroyed or de-identified when no longer needed or when we are no longer required by Law to retain it (whichever is the later).

### **How can you access and correct your personal information?**

You may request access to any personal information we hold about you at any time by contacting us (see the details below). Where we hold information that you are entitled to access, we will try to provide you with suitable means of accessing it (for example, by mailing or emailing it to you). We may charge you a reasonable fee to cover our administrative and other reasonable costs in providing the information to you. We will not charge for simply making the request and will not charge for making any corrections to your personal information.

There may be instances where we cannot grant you access to the personal information we hold. For example, we may need to refuse access if granting access would interfere with the privacy of others or if it would result in a breach of confidentiality. If that happens, we will give you written reasons for any refusal.

If you believe that personal information we hold about you is incorrect, incomplete or inaccurate, then you may request us to amend it. We will consider if the information requires correction. If we do not agree that there are grounds for correction, then we will add a note to the personal information stating that you disagree with it.

### **How can you withdraw your consent to this privacy policy?**

You may withdraw your consent to this privacy policy at any point. If you wish to withdraw your consent to our collection and retention of your data, please contact us through our website.

You may choose to restrict the collection or use of your personal information. If you have previously agreed to us using your personal information for direct marketing purposes, you may change your mind at any time by contacting us at the email address listed in this Privacy Policy.

To unsubscribe from our e-mail database, or opt out of any communications, please [contact us](#) via our website.

### **What is the process for complaining about a breach of privacy?**

If you believe that your privacy has been breached, please contact us using the contact information below and provide details of the incident so that we can investigate it. We will treat your complaint confidentially, investigate your complaint and aim to ensure that we contact you and your complaint is resolved within a reasonable time (and in any event within the time required by the Privacy Act and/or GDPR, if applicable).

### **Contacting us**

Please [contact us](#) via our website if you have any questions.

### **Changes to our privacy policy**

We may change this privacy policy from time to time, any updated versions of this privacy policy will be posted on our website and will be effective from the date of posting.

This privacy policy was last updated on 25 May 2018.