

PRIVACY POLICY AND DISCLAIMER

PART A – PRIVACY STATEMENT

RSD Audit Pty Ltd ('RSD Audit') (ABN 85 619 795 908) understands that privacy is important to our clients. Protecting your personal information is important to us.

This policy explains how RSD Audit and its related entities handle personal information and comply with the requirements of the *Privacy Act 1988* ('Privacy Act'). The policy deals with RSD Audit's collection and handling of personal information that is covered by the Privacy Act. It does not cover personal information that is not covered by the Privacy Act.

Personal information

Personal information is any information about you that identifies you or by which your identity can be reasonably determined.

Collection of personal information

RSD Audit collects and holds personal information from clients, customers, employees, contractors and other people. RSD Audit collects and holds this information when it is necessary for business purposes.

Personal information which RSD Audit collects includes but is not limited to name, address, job title, tax file numbers, financial institution details, phone numbers, email addresses and shareholding balances. In the course of providing our professional services to our clients, we may collect and hold more detailed personal information, including financial information.

This information is generally provided to us either directly by our clients and other individuals such as job applicants. Personal information is obtained when we first deal with you. We may collect personal during a phone call or in-person meeting or via an application or other form completed by you. We also collect personal information during subsequent face to face meetings, email messages, telephone conversations and from third parties. For instance, if you telephone us, we may keep a record of that contact.

How we use your personal information

RSD Audit only uses your personal information for the purpose for which it was collected and to offer and provide related services that are connected to that purpose.

The purposes for which we collect, hold, use and disclose personal information include:

- to provide our services to you
- to respond to your requests
- to maintain contact with you
- to keep clients and other contacts informed of the services we offer and industry developments and seminars that may be of interest to you
- for general management and reporting purposes, such as invoicing and account management

- for recruiting purposes
- for purposes relating to the employment of our personnel and providing internal services to our employees
- for other purposes related to our business, such as auditing, business planning, billing, record keeping, compliance with legislation, and for the purpose of potential legal proceedings.

We may collect, hold or use information about individuals to market our services, including by email. When you become our client, you consent to receiving marketing email. You may opt out of any future correspondence by requesting this via admin@rsdaudit.com.au.

Consequences of not being able to collect your personal information

In some situations, if we are not able to collect your personal information, we will not be able to provide you with a full range of services. For instance, if you are a job applicant and we cannot collect personal information about you, we will not be able to consider your job application.

Due to the nature of the services RSD Audit provides, and its business structure and size, it is impractical for us to deal with you anonymously.

Security of personal information

RSD Audit only collects information in a way that is lawful, fair and is not unreasonably intrusive.

We will endeavour to take reasonable precautions to ensure the security of your personal information, whether electronically or in hard copy, from such risks as loss or unauthorised access, destruction, misuse, modification or disclosure. We retain your personal information electronically on-site or in hard copy files on-site. When your documents are no longer needed, we either arrange for them to be shredded or we store them at reputable off-site security storage facilities.

RSD Audit aims to achieve industry best practice in the security of personal information which it holds. Wherever possible, we destroy or de-identify personal information once there is no longer a legal or business need for us to retain it. Sometimes, however, it is impossible to irrevocably destroy or de-identify information completely, because such information is intermingled with data which we are legally obliged to retain. An example of this is when we archive an electronic file but the information in the files remains on the hard drive of a computer which we use to store other files. It is not possible to completely sanitise the computer's hard drive in such circumstances. Nevertheless, we use all reasonable endeavours to ensure that such data is not readily accessible or identifiable.

Disclosure of personal information

RSD Audit does not disclose personal information to other people or organisations unless:

- use or disclosure is permitted by this policy
- we believe it is necessary to provide you with a product or service which you have requested (or as an employee is necessary in managing you in your role at RSD Audit)
- you give consent
- such disclosure is required by law, regulation, rule or professional standard
- we engage a third party to help us deliver our products and service to you.

RSD Audit uses service providers to help us maximise the quality and efficiency of our services and business operations, and personal information may sometimes be disclosed to those contractors or service providers. For example, personal information may be disclosed to IT service providers, off-site security storage facilities or debt collection agencies. We require our service providers to adhere to our privacy policy and not to keep this information or use it for any unauthorised purposes.

We do not sell to or trade personal information with third parties.

Overseas data

With one exception, RSD Audit is unlikely to disclose your personal information to overseas recipients. The exception relates to online surveys. The service provider RSD Audit uses for online surveys is based overseas, and as a result your survey responses may be stored overseas. This is explained further whenever you receive an online survey. It is not possible for RSD Audit to state precisely where the survey results are held as the service provider does not provide this information to RSD Audit. Information in such surveys is usually restricted to a name and email address.

Additionally at times, RSD Audit uses third parties to carry out tasks such as supplying and maintaining our information technology systems, assisting in the collection of debtors. These third parties may hold your personal information on servers based overseas. Wherever possible, we ask our third party service providers to abide by our privacy policy when they conduct services on our behalf.

Sensitive information

Some types of personal information are particularly sensitive and have special protection under the Privacy Act. Sensitive information is information about your:

- racial or ethnic origin; or
- political opinions; or
- membership of a political association; or
- religious beliefs or affiliations; or
- philosophical beliefs; or
- membership of a professional or trade association; or
- membership of a trade union; or
- sexual preferences or practices; or
- criminal record; or
- health information.

RSD Audit only collects, uses or discloses this information about you when it is absolutely necessary and as allowed by law.

Website

RSD Audit may also collect personal information from you via its websites, such as www.rsdaudit.com.au

Cookies may be used on some areas of our websites. A cookie is a small software application which allows a website to recognise a previous user and to observe how a user navigates within a website. Cookies are

now used as a standard by many websites. RSD Audit uses cookies to improve the navigational experience of visitors to our websites and to make them easier to use.

If you are concerned about cookies, most browsers now recognise when a cookie is offered and permit you to opt out of receiving it. If you are not sure whether your browser has this capability, you should check with the software manufacturer or your internet service provider. In most cases, you can refuse a cookie and still fully navigate the RSD Audit website.

To properly manage our websites, we may log certain statistics about the users of the sites, for example the users' domains and browser types. None of this information specifically identifies an individual and it is used solely to ensure that our websites present the best possible navigational experience for visitors.

If you log onto the website and read or download information, our internet service provider and web hosting provider will record your server address, domain name, the date and time of your visit to our website, the pages viewed, and the information downloaded. This information is used for measuring statistical site performance and website development purposes only.

When you scan a QR Code, the third party that we engage to provide our QR Codes may collect certain information from your mobile device (such as your mobile device identifier and IP address). This information is used only for the purpose of providing anonymised statistical reports to us about users of our website and services.

A link to a third party's website should not be construed as an endorsement by either RSD Audit or that third party of the other or its products and services. RSD Audit makes no representations or warranties regarding how user data is stored or used on third-party servers. We recommend that you review the privacy policy of each third-party site linked from our site to determine the security of your personal data.

Social media

You may wish to participate in social media platforms hosted by RSD Audit or on which RSD Audit participates, such as Facebook, LinkedIn or Twitter. The main aim of these social media platforms is to inform you of RSD Audit news and events and allow you to share content. RSD Audit is not responsible if you share personal information on social media platforms that is subsequently used, misused or otherwise appropriated by another user.

Our website includes links to social media platforms. These platforms are maintained on separate servers by individuals and organisations over which RSD Audit has no control. For instance, RSD Audit uses plugins (also known as buttons) of social media such as Facebook, Twitter and LinkedIn. When you visit our website, these plugins are deactivated by default, i.e. without your intervention they will not send any data about you to social media networks. The plugins are activated by clicking on them. The plugins then remain active until you deactivate them or delete your cookies. When you activate a plugin, you establish a link to the server of the relevant social network. The social network can then collect data, whether you interact with the plugin again or not. If you are logged onto a social network, the network can assign details of your visit to our website to your social media user account.

If you are a member of a social network and do not wish it to combine data retrieved from your visit to our website with your membership data, you should log out of your account on the social network before clicking the social media plugins on our website. We have no influence on the scope of data that is collected by social networks through their plugins. The privacy policies of the social networks provide information on the purpose and extent of the data that they collect, how this data is processed and used, the rights available to you and the settings that you can use to protect your privacy.

How we handle email

We will retain any email message that you send us if we have a legal requirement to do so. Emails sent to or from us are routinely monitored for quality control, systems administration and legal compliance purposes.

Access and correction of your personal information

RSD Audit will take reasonable steps to keep any personal information up to date. Under the Privacy Act you may access information that we hold about you. There are some exceptions to this which are detailed in the Act.

When you request access to personal information, we will require you to provide some form of identification (such as a driver licence or passport) so we can verify that you are the person to whom the information relates. In some cases, we may also request an administrative fee to cover the cost of access. If your personal information has been archived, we may charge a fee for retrieval of your file.

You also have the right to ask us to correct information about you which is inaccurate, incomplete or out of date. In most cases, access to your personal information is available to you at no charge by contacting RSD Audit on the following:

Phone: (03) 4435 3550
Fax: (03) 4435 3599
In writing: The Privacy Officer, RSD Audit, PO Box 448, Bendigo, Victoria, 3552
Email: admin@rsdaudit.com.au

Requests for access to personal information will be handled as quickly as possible and we will endeavour to process any request for access within 30 days of having received the request.

If you have any questions or comments about this privacy policy, or you wish to lodge a complaint about the way we have handled personal information about you, please contact RSD Audit's Privacy Officer at the address listed above. Any complaint should be in writing. RSD Audit will consider the complaint and endeavour to respond to it within 14 days. If you believe that RSD Audit has breached the Australian Privacy Principles, you may also wish to complain to the Office of the Australian Information Commissioner.

We may amend this policy from time to time to keep up with changes in the law, technology and data security practices.

PART B – DISCLAIMER

This website and the articles on our website are not a substitute for independent professional advice. We do not warrant the accuracy, completeness or adequacy of the information or material on this website. All information is subject to change without notice. We and each party providing material displayed on this website disclaim liability to all persons or organisations in relation to any action(s) taken on the basis of currency or accuracy of the information or material, or any loss or damage suffered in connection with that information or material. You should make your own enquiries before entering into any transaction on the basis of the information or material on this website. Please ensure you contact us to discuss your circumstances and how the information provided applies to your situation.

Quality of information – always check the information

Before relying on the information on this website, users should carefully evaluate its accuracy, currency, completeness and relevance for their purposes, and should obtain professional advice relevant to their

circumstances. We and associated parties cannot guarantee nor assume any legal liability or responsibility for the accuracy, currency or completeness of the information or material.

Links to external websites

This website may contain links to other websites which are external to our website. It is the responsibility of the user to make their own decisions about the accuracy, currency, reliability and correctness of information contained in linked external websites.

Linkage to external websites should not be taken to be an endorsement or a recommendation of any third party products or services offered by virtue of any information, material or content linked from or to this website. Users of links provided by this website are responsible for being aware of which organisation is represented or providing the information or material on the website they visit. Views or recommendations provided in linked websites do not necessarily reflect our views or recommendations, nor the views or recommendations of associated parties.

Security of our website

Users of our website should be aware that the World Wide Web is an insecure public network that gives rise to a potential risk that a user's transactions are being viewed, intercepted or modified by third parties or that files which the user downloads may contain computer viruses or other defects.

We and associated parties accept no liability for any interference with or damage to a user's computer system, software or data occurring in connection with this website. Users are encouraged to take appropriate and adequate precautions to ensure that whatever is selected from this website is free of viruses or other contamination that may interfere with or damage the user's computer system, software or data.

PART C – EMAIL DISCLAIMER

This message may contain privileged and confidential information intended only for the use of the addressee named above.

If you are not the intended recipient of this message you are hereby notified that any use, dissemination, distribution or reproduction of this message is prohibited. If you have received this message in error, please notify the sender immediately by return email and delete this email, any attachments and destroy any copies.

Any views expressed in this message are those of the individual sender and may not necessarily reflect the views of RSD Audit.

We do not warrant that any attached files are free from computer viruses or other defects, and we recommend that you scan this email and any attachment for viruses before opening.

The user assumes all responsibility for any loss or damage resulting directly or indirectly from the use of this email or the attached files.

PART D – CYBER RISK WARNING

Please be aware that there is a significant risk posed by cyber fraud, specifically affecting email accounts and bank account details.

Please note that our bank account details will not change during the course of a transaction, and we will formally notify you of any changes to our bank details in writing.

In the event of any loss of funds which is not due to the negligence of RSD Audit, we will not be liable for any loss or damages that may be suffered directly or indirectly as a result of any money which belongs to you not being received by you in which we shall be released from all and any claims, loss or liability incurred.