

Privacy Statement

Introduction

1. This Privacy Policy is Australian Loans Management Pty Ltd A.C.N. 080 018 891 (**ALM**) & Active Money (Aust) Pty Ltd A.C.N. 115 925 981 (**AM**) official online privacy policy and it applies to all personal information collected by Australian Loans Management Pty Ltd and Active Money (Aust) Pty Ltd. In this policy we explain how and why we collect your personal information, how we use it, and what controls you have over our use of it.
2. Australian Loans Management Pty Ltd and Active Money (Aust) Pty Ltd are committed to complying with Commonwealth legislation governing privacy of personal information by businesses and to protecting and safeguarding your privacy when you deal with us.

Collection of information

1. Some information provided to us by clients, customers, contractors and other third parties might be considered private or personal. Without these details we would not be able to carry on our business and provide our services to you. We will only collect such personal information if it is necessary for one of our functions or activities.
2. In particular, personal information is collected from people in the following situations by ALM & AM:
 - If you contact ALM & AM, we may keep a record of that correspondence.
 - When you submit your e-mail address to our web site mailing list.
3. At or before the time the personal information is collected by us we will take reasonable steps to ensure that you are made aware of who we are, the fact that you are able to gain access to the information held about you, the purpose of the collection, the type(s) of organisations to which we usually disclose the information collected about you, any laws requiring the collection of the information and the main consequences for you if all or part of the information is not collected.

Use of information collected and disclosure of personal information to others

1. We may use or disclose personal information held about an individual for the primary purpose for which it is collected (eg. provision of our services, including administration of our services, notification to you about changes to our services, record-keeping following termination of our services to you and technical maintenance). We may also use such information for a purpose related to the primary purpose of collection and where it would reasonably be expected by you that we would use the information in such a way. This information is only disclosed to persons outside our business in the circumstances set out in this policy or as otherwise notified to you at the time of collection of the information.
2. In addition we are permitted to use or disclose personal information held about you:
 - Where you have consented to the use or disclosure;
 - Where we reasonably believe that the use or disclosure is necessary to lessen or prevent a serious, immediate threat to someone's health or safety or the public's health or safety;
 - Where we reasonably suspect that unlawful activity has been, is being or may be engaged in and the use or disclosure is a necessary part of our investigation or in reporting the matter to the relevant authorities;
 - Where such use or disclosure is required under or authorised by law (for example, to comply with a subpoena, a warrant or other order of a court or legal process);
 - Where we reasonably believe that the use or disclosure is reasonably necessary for prevention, investigation, prosecution and punishment of crimes or wrongdoings or the preparation for, conduct of, proceedings before any court or tribunal or the implementation of the orders of a court or tribunal by or on behalf of an enforcement body.

Links

1. Our web site may contain links to other web sites and those third party web sites may collect personal information about you. We are not responsible for the privacy practices of other businesses or the content of web sites that

are linked to our web site. ALM & AM encourages users to be aware when they leave the site and to read the privacy statements of each and every web site that collects personally identifiable information.

Security and storage

1. ALM & AM places a great importance on the security of all information associated with our customers, clients and contractors. We have security measures in place to attempt to protect against the loss, misuse and alteration of personal information under our control.
2. Personal information is de-identified or destroyed securely when no longer required by us.
3. ALM & AM retains the information you provide to us including possibly your contact and credit card details to enable us to verify transactions and customer details and to retain adequate records for legal and accounting purposes. This information is held on secure servers in controlled facilities.
4. Information stored within our computer systems can only be accessed by those entrusted with authority and computer network password sanctions.
5. No data transmission over the Internet can be guaranteed to be 100 per cent secure. As a result, while we strive to protect user's personal information, ALM & AM cannot ensure or warrant the security of any information transmitted to it or from its online products or services, and users do so at their own risk. Once ALM & AM receives your transmission, it makes every effort to ensure its security on its systems.
6. Ultimately, you are solely responsible for keeping your passwords and/or account information secret. You should be careful and responsible whenever you are online.

Access to and correction of personal information

1. ALM & AM is committed to maintaining accurate, timely, relevant and appropriate information about our customers, clients and web-site users.
2. So long as your request for your personal information is in accordance with the National Privacy Principles, then we will give you access to that information.
3. Inaccurate information will be corrected upon receiving advice to this effect from you. To ensure confidentiality, details of your personal information will be passed on to you only if we are satisfied that the information relates to you.
4. If we refuse to provide you with access or correct the personal information held about you by us, then we will provide reasons for such refusal.

Complaints

1. If you have a complaint about our Privacy Policy or the collection, use or safe disposal or destruction of your personal information, your complaint should be directed in the first instance to us at E-mail: info@activemoney.com.au
2. We will investigate your complaint and attempt to resolve any breach that might have occurred in relation to the collection, use or destruction of personal information held by us about you in accordance with the Commonwealth Privacy legislation. If you are not satisfied with the outcome of this procedure then you may request that an independent person (usually the Commonwealth Privacy Officer) investigate your complaint.

Transfer of information overseas

2. Pursuant to the National Privacy Principles we may transfer personal information we have collected about you to someone other than you in a foreign country only if such transfer is permitted by the National Privacy Principles.

Cookies

1. ALM & AM collects information from the site using "IP files".
2. When you visit the ALM & AM site to read, browse or download information, our system will record/log your IP address (the address which identifies your computer on the internet and which is automatically recognised by our web server), date and time of your visit to our site, the pages viewed and any information downloaded. This information will only be used for the purpose of site analysis and to help us offer you improved online service. We may automatically collect non-personal information about you such as the type of Internet browsers you use or the site from which you linked to our Web Sites. You cannot be identified from this information and it is only used to assist us in providing an effective service on our Web Sites.

Changes to Privacy Policy

1. If ALM & AM decides to change its Privacy Policy, it will post changes on this Privacy Policy page so that users are always aware of what information is collected, how it is used and the way in which information may be disclosed. As a result, please remember to refer back to this Privacy Policy regularly to review any amendments.

Contacting us

1. If you require further information regarding our Privacy Policy, please contact us at the following address: E-mail: info@activemoney.com.au
2. Should you wish to read more information on privacy legislation or the National Privacy Principles we recommend that you visit the Federal Privacy Commissioner's website at www.privacy.gov.au.

Acceptance

1. You accept that your use of this site includes your acceptance of this Privacy Policy and the Terms of Use.

Disclaimer

1. The information provided on this ALM & AM web site has been compiled for your convenience. ALM & AM every attempt to ensure the information appearing on the website is as up to date as possible. However we make no warranties about the accuracy or completeness of any information contained on this web site. As such we encourage you to discuss your needs with our representatives and you will receive up to date and current information upon applying for finance.
2. ALM & AM, including its directors, affiliates, officers, employees, agents, contractors, successors and assigns, will not accept any liability for any loss, damage or other injury resulting from its use.
3. Links to other web sites are provided for your convenience and ALM & AM is not responsible for the information contained on those web sites. The provision of a link to another web site does not constitute an endorsement or approval of that web site, or any products or services offered on that web site, by ALM & AM. ALM & AM will not accept any liability for the use of those links to connect to web sites that are not under our control.
4. ALM & AM, its directors, affiliates, officers, employees, agents, contractors, successors and assigns do not accept any liability:
 - o for any investment decisions made on the basis of this information. This web site does not constitute financial advice and should not be taken as such. ALM & AM urges you to obtain professional advice before proceeding with any investment.
 - o for any damages or losses whatsoever, arising out of, or in any way related to, the use of this site and any other site lined to this site.
5. The limitation on liability contained in paragraph 4 applies to direct, indirect, consequential, special, punitive or other damages that you or others may suffer, as well as damages for loss of profit, business interruption or the loss of data or information.
6. Nothing in this web site constitutes or is intended to constitute an offer of, or an invitation to purchase or subscribe for, securities.

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7. ALM & AM regards your privacy as important and will take all reasonable steps to ensure that if you have subscribed to receive notification of web site updates; your e-mail address will remain confidential.
8. ALM & AM reserves the right to make changes, modifications, additions, deletions and corrections to the web site, at any time and without notice.

Financial Disclaimer

ALM & AM does not accept any liability for any investment decisions made on the basis of this information. This web site does not constitute financial advice and should not be taken as such. ALM & AM urges you to obtain professional advice before proceeding with any investment.

External Link Disclaimer

Any links have been provided for your convenience. Web sites which you are transferred to are not controlled by ALM & AM and ALM & AM is not responsible, and does not accept any liability, for the information contained on those web sites. The provision of a link does not constitute an endorsement or approval of that web site or any products or services on that web site.