

PRIVACY POLICY

MARSHALL MICHAEL PTY. LTD. is committed to treating the personal information we collect in accordance with the Australian Privacy Principles in the Privacy Act 1988 (Cth) (Privacy Act).

This policy sets out how we handle personal information. This privacy policy does not apply to personal information collected by Marshall Michael that is exempted under the Privacy Act, for example employee records.

Our privacy policy will be reviewed regularly to take account of changes in legislation, technology, and our operations and practices. We aim to ensure the policy is appropriate to the changing environment. We will inform you of any changes we make to this privacy policy as necessary.

Our privacy policy is based on openness about how we use and protect your information.

Requesting a copy of MARSHALL MICHAEL PTY. LTD. Privacy Policy:

Our privacy policy is available by following links to the policy on our website and our APP.

However, on request, we may be able to provide you with a copy of the policy in an alternate format. If you have any enquiries or would like to make a request for a copy of the policy, please contact our Privacy Officer (refer to contact details below).

1. Purposes for which MARSHALL MICHAEL PTY. LTD. collects, holds, uses and discloses personal information:

We only collect, hold, use and disclose personal information which is reasonably necessary to ensure that we are able to provide you with the products and services that are appropriate to your needs. We will outline to you when you engage our services the purposes for which we will collect, hold, use and disclose your personal information.

2. Kinds of personal information MARSHALL MICHAEL PTY. LTD. collects:

Due to the nature of the products and services we provide, and the requirements of legislation and regulations, we ask for a range of personal information from our customers.

The types of personal information we may collect can include details such as:

- Names, employment titles, contact details;
- Date of birth and gender;
- Information in identification documents (e.g. passport, driver's licence);
- Tax file numbers and other government related identifiers;
- Assets and liabilities;
- Educational qualifications and employment history;
- Personal income;
- Visa and work permit status;
- Bank account details;
- Shareholdings and details of investments;
- Superannuation details;



- Tax and financial statements;
- Information regarding insurance;
- Personal information about your spouse and dependents.

It may be necessary in some circumstances for MARSHALL MICHAEL PTY. LTD. to collect sensitive information about you in order to provide specific services. The types of sensitive information we may collect include:

- Health status;
- Ethnic origin;
- Details of any membership/s to professional associations.

You have a right to refuse to provide us with your personal information or to anonymity or the use of a pseudonym. However, if you do refuse to provide such information, or request the use of anonymity or a pseudonym we may be unable to complete or fulfil the purpose for which such information was collected, including providing you or our clients with the services we were engaged to perform.

3. Collection, holding, using and disclosing of personal information:

(a) Collection – General:

When we collect, hold, use and disclose personal or sensitive information it must be done through lawful and fair means. Consent must be obtained to collect, hold, use and disclose personal information. We are not required to obtain your consent to collect, hold, use or disclose your personal or sensitive information if the collection is required or authorised by or under an Australian law or a court/tribunal order. There are other exceptions to the requirement of obtaining your consent in accordance with the Australian Privacy Principles. If you would like more information on these requirements, please contact our Privacy Officer.

(b) Methods of collection:

MARSHALL MICHAEL PTY. LTD. uses a variety of formats for the collection of personal and sensitive information. These include:

- Requiring clients to complete a Client Profile or other forms;
- Receipt of emails, letters and other correspondence;
- Telephone calls;
- Appointments in person;
- Publicly available records;
- Through a customer's personal representative;
- Through use of our website or App, such as via contact mailboxes or online enquiry forms, or through the registration process

In every circumstance we will attempt to obtain such personal and sensitive information directly from you. If that is unreasonable or impracticable, we will attempt to obtain such information from other sources in accordance with Clause 3(a) above.



We may also collect personal information from a third party where

- i. You consent to the collection of information;
- ii. We are required or authorised under Australian law, court /tribunal, or someone other than you;
- iii. It is unreasonable or impracticable to obtain the information from you; and/or
- iv. Its personal information which is publicly available.

(c) Collection of someone else’s personal information:

You should only provide us with someone else’s personal information where you have their express consent to do so and it is for the purpose of us providing services to you. Matters in this policy should be communicated to any person whose information you collect and provide to us. In providing such information you agree that you have obtained the relevant consent and this is authorised to do so.

Unsolicited personal information:

There may be circumstances where we are provided with personal information which we did not actively seek. An example may be misdirected mail, or an excess of documents provided to us by clients.

In such situations, our Privacy Officer will make a determination on whether we could have obtained the information lawfully in accordance with the appointment. If the information was not lawfully obtained it will be destroyed or de-identified. We will try to notify the relevant person, whose information has been mistakenly received, if this situation arises.

4. Security of personal information

Safeguarding the privacy of your information is important to us. We hold personal information in a combination of secure computer storage facilities and paper-based files and take steps to protect the personal information we hold from misuse, loss, interference, unauthorised access, modification or disclosure.

MARSHALL MICHAEL PTY. LTD. trains its employees carefully on handling personal information and confidentiality of such information.

Once we have no purpose for holding your personal information, we will take all reasonable steps to destroy, de-identify the information or return the information.

5. Use and Disclosure of personal information

How we use your Personal Information varies based on the services we are providing. Generally, we may use your Personal Information:

- as necessary to provide services to you;
- to perform due diligence and conflict checks prior to agreeing to provide services to you;
- for customer relationship management purposes and to respond to your queries;
- for recruitment purposes;
- to analyse client needs and improve the services we provide;
- for regulatory and compliance purposes;
- for industry accreditation purposes;
- for accounting and administrative purposes (including to process transactions, provide accounting services, facilitate our internal business operations and comply with our legal or regulatory obligations); and
- for other purposes related to our provision of business advisory services to you.



We will not use or disclose your Personal Information for a purpose other than for that which it was collected unless you have provided your consent or you would reasonably expect us to use or disclose the Personal Information for that other purpose. If you are part of a Group and have consented to our use of your Personal Information so we can perform the services in the Engagement Letter in respect of each and any Group member, we may use your Personal Information as part of performing those services for any Group member unless and until you provide us with a written notice revoking such consent.

MARSHALL MICHAEL PTY. LTD. utilises third party providers for its business and to deliver services to you. It may be necessary for us to disclose personal information to these providers from time to time. Such disclosure will be in accordance with this Privacy Policy and the Australian Privacy Principles.

6. Privacy on our websites and App

The MARSHALL MICHAEL PTY. LTD. website or App or other third party software to analyse aggregate user behaviour. Non-identifiable information (such as the pages you visit) may be tracked.

This is being done so we know if what we are providing is what is required by the users.

Your information may be aggregated with information from other users for the purpose of improving our website and offerings. We will not associate any data gathered from our website or App with any personally identifiable information, unless you explicitly submit that information (e.g. your email address) via our online information form.

Any links to third party websites on Marshall Michael website or App are not covered by our privacy policy.

7. Direct marketing

MARSHALL MICHAEL PTY. LTD. may engage in direct marketing to you from time to time.

When required, your personal information will only be used or disclosed for direct marketing where the information is not sensitive information, is collected directly from you and there is an easy means to opt out of such marketing (and such an opt out request has not been made) in the following circumstances:

- Where you would expect MARSHALL MICHAEL PTY. LTD. to use or disclose the information for direct marketing purposes; or
- You have consented to the use or disclosure of the information for direct marketing purposes.

If you do not wish to receive these materials, please contact our privacy officer.

8. Access to personal information

You have the right to access any personal information regarding you that MARSHALL MICHAEL PTY. LTD. holds. This is subject to some limited exceptions, which the Privacy Officer can provide further information on.

Such requests should be made in writing to the Privacy Officer. We will acknowledge your request within 14 days and respond to it within a reasonable time.



MARSHALL MICHAEL PTY. LTD. may charge a fee only to cover the cost of locating, retrieving, reviewing and copying any material requested. We will not charge any fee to make the request or to for us to give effect to the request.

Responding to your request: If your request is approved, we will provide you with access to the information in the manner requested if it is reasonable and practicable to do so.

9. Correction of personal information

MARSHALL MICHAEL PTY. LTD. endeavours to ensure that the personal information it holds is accurate and up-to-date.

You are able to make a request to correct the information by contacting our Privacy Officer, or by telephoning or emailing us with your corrected information. In some limited circumstances your request may be refused or partially refused.

10. Procedure if your request to access or correct is refused

There may be limited circumstances where your request is refused or partially refused.

If this occurs we will give you a written notice that sets out:

- The reasons for the refusal, including the reasons why access cannot be granted in an alternative way (except where it would be unreasonable to provide those reasons);
- How to make a complaint about the refusal;
- Any other matter as prescribed by the regulations.

If your request to correct is refused you have the option of submitting a statement associated with your personal information. For more information contact the Privacy Officer.

11. How to make a complaint

If you consider that any action of MARSHALL MICHAEL PTY. LTD . breaches this policy or the Australian Privacy Principles, you are able to make a complaint. Once we have received your complaint, it will be assessed and acted upon within a reasonable time.

To make a complaint please contact our Privacy Officer. If you are not satisfied with our response to your complaint, you may contact the Office of the Privacy Commissioner.