

Privacy Policy

Investable Pty Ltd (ACN 126 755 468) (AFSL 398309) (**Investable**) and its related bodies corporate take privacy seriously. We value your trust and understand that protecting your personal information is a vital part of our business. We will act to protect your personal information in accordance with the Privacy Act 1988 (Commonwealth) (**Act**) and the National Privacy Principles. Investable helps financial services personnel to more productive and enable them to network, by helping millions of professionals meet, exchange ideas, learn and find opportunities.

What is “Personal information”?

Personal information is information or opinion that allows others to identify you. It includes your name, age, gender, contact details, as well as your health and financial information.

Information on Investable

There are different types of information on this site.

1. Information about yourself that you share – This is the information that your connections, other professionals and companies see about you. This includes your profile and your contributions on Investable. You have control over what you share and you can update information at any time.
2. Communication - We help you communicate with connections and other professionals. Some of this is one-to-one, some of it is in groups, and some of it is public discussion. You decide how much or how little you wish to communicate to individuals or groups.
3. Private activity - We also provide tools that you can use privately on Investable (for example, searching, or adding notes to your connections information). These actions and information are private and we do not share or distribute them to others on the website.

In briefly, we protect your privacy in the following ways:

- We do not share any information you have not chosen to display on your Investable profile to other parties, unless compelled by law, or as necessary to enforce our User Agreement or protect the rights, property, or personal safety of Investable, its users, and the public.
- All information that you provide will be protected with industry standard protocols and technology.

Investable makes its services available through its website, to enable professionals to develop, maintain and enhance a network of contacts, seek experts and consultants, create, share, and distribute information in collaboration with one another (**Services**). By joining the Investable website, you voluntarily and willingly provide us certain information, including personally identifiable information, which we collect in order to provide the Services. If you have any hesitation about providing information to us and having your information displayed on the Investable website or otherwise used in any manner permitted in this Privacy Policy and the user Agreement, you should not become a user; and, if you are already a user, you should close your account.

Collecting Personal Information

When you open an account and become a user with Investable, or whenever it is reasonable and practical to do so, we (Investable) will only collect information about you directly from you. Sometimes personal information may be collected about you from other sources.

In most cases we will require you to consent specifically to any collection, use or disclosure of your personal information by us. Your consent will usually be required in writing but it may be oral or implied in some circumstances.

No matter how your personal information is collected, it is dealt with by us in accordance with this Privacy Policy.

Using Personal Information

We collect personal information about you which is reasonably necessary to provide you Services you request as well as other information, products and Services offered by or through us, from time to time. Personal information may also be used for:

- monitoring and evaluating the Services;
- gathering and aggregating information for statistical, prudential, actuarial and research purposes;
- taking measures to detect and prevent fraud; and
- complying with our legal obligations and regulatory requirements. This may include making certain records available for inspection by a regulator or an industry body.

We may also use the personal information collected from you for the purpose of providing you with direct marketing materials such as research or articles that maybe of interest to you. You may, however, request not to receive such marketing materials by contacting Investable. We do not generally collect sensitive information about you unless required by law. Sensitive information includes but is not limited to:

- race;
- political or religious beliefs; and
- sexual preferences.

Personal information collected by Investable generally comprises of: name, address, date of birth, gender, marital status, occupation, account details, contact details (including telephone, facsimile and e-mail) and financial information. Sometimes we collect a few personal details unlikely to be known to other people in order to help us identify you over the telephone.

Your Consent

Investable will obtain your consent for use of personal information for secondary purposes at the time of collection, unless the use is a related secondary purpose which would be within your reasonable expectations.

Keeping your personal information secure

We use security procedures and technology to protect the information we hold. Access to and use of personal information within Investable is appropriately limited to prevent misuse or unlawful disclosure of the information. In order to help secure your personal information, access to your data on Investable is password-protected, and sensitive data (such as credit card information) is protected by encryptions when it is exchanged between your web browser and the Investable website.

To protect any data you store on our servers, Investable also regularly audits its system for possible vulnerabilities and attacks, and we use a tier-one secured-access data center. However, since the internet is not a 100% secure environment, we cannot ensure or warrant the security of any information you transmit to Investable.

There is no guarantee that information may not be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical, or managerial safeguards. It is your responsibility to protect the security of your login information.

Please note that emails, instant messaging, and similar means of communication with other users of Investable are not encrypted, and we strongly advise you not to communicate any confidential information through these means.

Outsourcing and disclosing to third parties

We disclose personal information when we outsource certain functions, which may include market research, direct marketing, statement production and information technology support. We also seek expert help from time to time to help us improve our systems and Services.

In all circumstances where personal information may become known to our contractors, agents and outsourced service providers, there are confidentiality arrangements in place. Contractors, agents and

outsourced service providers are not able to use or disclose personal information for any purposes other than our own.

We make every effort to deal only with parties who share and demonstrate the same values as our own.

Disclosure required by law

We may be required to disclose customer information by law e.g., under court orders or statutory notices.

Accessing your personal information

You can review the personal information you provided to us and make any desired changes to the information you publish, or to the settings for your Investable account including your email and contact preferences, at any time by logging in to your account on the Investable website. Please be aware that even after your request for a change is processed, Investable may, for a time, retain residual information about you in its backup or archival copies of its database.

Closing Your Account

You can close your account through the Investable site. If you close your Investable account, we will remove your name and other personally identifiable information from our publicly viewable database.

If you close your account, we have no obligation to retain your information, and may delete any or all of your account information without liability. We may retain certain data contributed by you if Investable believes it may be necessary to prevent fraud, abuse, or for legitimate business purposes, such as analysis of aggregated, non-personally identifiable data, account recovery, or if required by law.

Investable may also retain and use your information if necessary to provide the Services to other users. For example, just as an email you may send to another person through an email service provider resides in that person's inbox even after you delete it from your sent files or close your account, emails you send on Investable to other users, as well as your contributions on the Investable site, may remain visible to others after you have closed your account. Similarly, other information you have shared with others, or that other users have copied, may also remain visible.

Investable disclaims any liability in relation to the deletion or retention (subject to the terms this policy) of information or any obligation not to delete the information.

Cookies

A 'cookie' is a packet of information placed on a user's computer by a website for record keeping purposes. Cookies are generally used on the Investable site:

- to access Services - if you visit Investable website and log into our secure areas, we will use cookies to enable us to authorise your access;
- to manage advertising - we use advertising companies to deliver our online advertising. When you see one of our ads on a third party website, cookies are sometimes used to collect information about what pages you visit and the type of software you are using; and
- traffic monitoring - we may use tracking companies to gather information about how people are using the Investable site, this information may include time of visit, pages visited, and some system information about the type of computer you are using. We use this information to enhance the Services.

Cookies may also be used for other purposes on the Investable site but in each case none of the information collected can be used to personally identify you.

You can configure your browser to accept or, reject all cookies, or notify you when a cookie is sent. (Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences.)

If you disable the use of cookies on your web browser or remove or reject specific cookies from our website or linked sites then you may not be able to gain access to all of the content and facilities in our website.

Dealing with Investable Online

If you visit Investable's website to browse, read or download information, our system will log these movements. These web site logs are not personally identifiable and Investable makes no attempt to identify persons who browse the site.

Your account information is password protected and we recommend you do not disclose your password to anyone.

We cannot guarantee or accept responsibility for the privacy practices or the content of web sites to which we provide links.

If you post investment ideas, recommendations, post any answers or participate in groups, or import a blog, you should be aware that any personally identifiable information you choose to provide there can be read, collected, or used by other users of these forums (including your employer) as well as other third parties, and could be used to send you unsolicited messages. Investable is not responsible for the information you choose to submit in these forums.

Your Obligations

As a user, you have certain obligations to other users. Some of these obligations are imposed by applicable law and regulations, and others have become commonplace in user-friendly communities of like-minded members such as Investable:

- You must, at all times, abide by the terms and conditions of the current Privacy Policy and User Agreement. This includes respecting all intellectual property rights that may belong to third parties.
- You must not download or otherwise disseminate any information that may be deemed to be false, injurious, violent, offensive, racist or xenophobic, or which may otherwise violate the purpose and spirit of Investable and its community of users.
- You must not provide to Investable or other users information that you believe might be injurious or detrimental to you or any other person or to anyone's professional or social status.
- You must keep your username and password confidential and not share it with others.

Any violation of these guidelines may lead to the restriction, suspension or termination of your account at the sole discretion of Investable.

Other important information

Children are not eligible to use our Service and we ask that minors (under the age of 18) do not submit any personal information to us or use the Service.

We may amend our Privacy Policy from time to time. We will notify you of any changes to our Privacy Policy that requires your consent before implementation. If you have a complaint or want more information about how Investable is managing your personal information, please contact us.

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