

## **Privacy Policy**

This is our Privacy Policy; it applies to Millstream Investments Pty Ltd's collection and use of personally identifying information that Millstream Investments Pty Ltd may gather when you contact us, visit our website, or use the services of Millstream Investments Pty Ltd. By accessing, or using Millstream Investments Pty Ltd's website/services, you expressly consent to the collection, processing and use of your personal information according to this Privacy Policy.

### **What information Millstream Investments Pty Ltd collects**

#### **Personal Information**

Millstream Investments Pty Ltd collects personal information including your name and e-mail address. This information collected will be sent to Millstream Investments Pty Ltd and may be used by Millstream Investments Pty Ltd without restriction within its normal operation. This information will NOT be shared with third party organisations unless we are obliged to by the relevant law.

#### **Cookies and Other Technologies**

Millstream Investments Pty Ltd uses "cookies" and other technologies to collect data that enables us to better understand and improve the usability, performance and effectiveness of our website. Cookies are files sent to your browser and stored on your computer. If you do not want Millstream Investments Pty Ltd to send cookies to your browser, you can set your browser options to reject cookies or notify you when a website tries to put a cookie into your browser software. Rejecting cookies may affect your ability to use some features of the Millstream Investments Pty Ltd website.

Millstream Investments Pty Ltd gathers general information and uses Google Analytics to analyse visits to our website, and your computer's interaction with Millstream Investments Pty Ltd. Millstream Investments Pty Ltd uses this information to improve our services, understand website traffic and the use of downloads from our website. We are always seeking to improve our online presence to provide the best online experience possible for our customers.

## **How Millstream Investments Pty Ltd uses Information**

Millstream Investments Pty Ltd will not sell your personal information to third parties. If you provide us with your email address, Millstream Investments Pty Ltd may, from time to time, share with you information about other products and services that we think you may find to be of interest. If you wish to change the types of communications you receive from us, you may do so by emailing your request via the contact us page.

Please note that opting-out of receiving promotional email will not affect receipt of service-related, transactional, or legal communication via email in accordance with the Terms. Millstream Investments Pty Ltd will not disclose your personal information to third parties unless disclosure is necessary to comply with relevant law of the land and/or below:

- We use and may disclose your personal information in order to:
  - Provide services to you;
  - Research, develop, administer, protect and improve our services;
  - Check your credit worthiness with a Credit Reporting Agency; and
  - Comply with a legislative instrument such as a request for information by a regulatory body or a Court Order.
- Excluding the requirements in Clause 1 above, we will not any information you give to us to any other entity without your express permission.
- Customers may request access to personal information collected by Millstream Investments Pty Ltd in relation to themselves and the use of their account. We work to ensure these details are always correct and up-to-date and will amend any inaccuracies or make changes to details upon request.
- By law, we must retain some customer information for a minimum of five years. However, we do not retain clients' personal information longer than is necessary for the purposes of compliance with the law and routine administration.
- If Millstream Investments Pty Ltd is ever sold to another organisation, the new owners will also be required to comply with this privacy policy.
- We keep customer information in a controlled facility, secured against unauthorised access. Proof is always required before information is released to any person, including the customer.
- We are constantly improving and enhancing our services and may update this privacy policy from time to time. Any changes to the policy will be reflected by an updated page on our website.
- If you have any queries or comments concerning our privacy policy, please contact us at Millstream Investments Pty Ltd by calling 0407 777 766.

## **Personal Identifiable Information**

Millstream Investments Pty Ltd has committed to handling personally identifiable information in accordance with all currently applicable legislation.

## **Acceptance of terms**

If Millstream Investments Pty Ltd updates or changes this Privacy Policy, the changes will be made on this page. Your continued use of the website following the posting of changes will mean you accept those changes.