

NETACTUARY PRIVACY POLICY

Compliance with Requirements

NetActuary Pty Ltd is committed to safeguarding all personal information provided to us and respects the privacy of individuals. We will adhere to the National Privacy Principles that are contained in the Privacy Act 1988 and its amendments as legislated by the Privacy Amendment (Private Sector) Act 2000. This privacy policy document has been prepared to provide details on our procedures for collection, storage, handling and security of personal information. In addition, it provides information about access and correction of personal information, on-line issues and the name and contact details of our Privacy Officer.

How and Why Personal Information is Collected

Our core business is retirement planning and calculators. Our client tends not to be an individual but a firm, organisation or trustee of a superannuation fund. We are supplied with personal information about a member that includes their name, date of birth, salary, fund membership and other information. The type of personal information collected depends on the type of task. At times this information is provided directly to us by the individual.

Will Personal Information be Provided to or Accessible by Anyone Else?

No. NetActuary Pty Ltd does not sell, rent or trade personal information about you to or with third parties. It may be possible that we would be involved (under the client's discretion) in preparing information that is to be supplied to a third party. In this instance, the information will be forwarded via the client or with their direct instruction.

Security of Personal Information

NetActuary Pty Ltd holds information in both electronic and physical formats. As a professional consulting actuarial firm, all aspects of our operation are tightly controlled by the principals of the firm. Our staff are required - as a condition of their employment - to treat personal information held by the firm as confidential and to maintain the confidentiality of that personal information.

We will undertake to destroy member level information actively once the statutory retention periods for various tasks are reached.

Tax File Number

We do not collect tax file numbers.

Access and Correction of Personal Information

Under the Privacy Act you have a right to seek access to information that we hold about you. You, in addition, have the right to request us to correct information about you that is inaccurate, incomplete or out of date. NetActuary Pty Ltd will provide you with a printout of any personal information held in an electronic form or (if relevant) with photocopies of information stored in paper files. If you wish to access the personal information we hold about you, please submit your request in writing (including your telephone number) and forward this to our Privacy Officer listed below.

In the interest of protecting the privacy of individuals about whom we hold personal information, we will require that you verify your identity. Ordinarily, we will not charge you for the cost of providing this type of access to these records. However, if we do propose to invoice you, the charge will be modest and we will advise you of the relevant charges before we proceed.

We will generally process any requests for access or correction of data within 21 days of receipt of that request.

On-Line Privacy Issues

Any personal data provided online is held securely to which only authorised NetActuary staff have access. For particularly sensitive material we utilise accepted transmission and encryption protocols.

For processing of credit card and other payments we utilise the services of a major Australian bank or Paypal who impose their own privacy and security regimes.

Please note that our site has links to other sites for your convenience and information. Please also note that we are not responsible for the contents or operation of other sites and we suggest that you review the terms, conditions and privacy policies of each site you visit.

Privacy Officer Contact

If you have any concerns about privacy matters, please contact:

Brian Bendzulla, Managing Director

By email	Brian Bendzulla
By letter	PO Box 750, Sandy Bay, Tasmania 7005
By telephone	03 6224 1145
By fax	03 6224 7119
Or in person	83 Salamanca Place, Hobart, Tasmania