

# 1. PRIVACY POLICY & DISCLAIMER

## Honed Investments Pty Ltd > Privacy Policy & Disclaimer

Honed Investments Pty Ltd (ABN 63 623 814 264) (“we”, “us”), an associated brand of Honed Investments Pty Ltd (ABN 63 623 814 264), is committed to privacy protection. At honed.com.au (“the website”), we understand the importance of keeping personal information private and secure. This privacy policy (“Privacy Policy”) describes how we manage personal information and safeguard privacy.

By using this website you consent to the collection, use, and disclosure of your personal information in accordance with our Privacy Policy which directs that such information is handled sensitively, securely, and in accordance with the Australian Privacy Principles to maintain the security and integrity of your personal information.

We will treat all personal information in accordance with all binding obligations under the *Privacy Act 1988* (Cth) (“Privacy Act”). The Privacy Act lays down the key principles in relation to the collection and treatment of personal information, which are called the “Australian Privacy Principles”. Further information about the Privacy Act and the Australian Privacy Principles, can be found at the Office of the Australian Information Commissioner’s website (see <https://www.oaic.gov.au/>).

Our website will only collect personal information that is necessary for us to conduct our business and such information will not be used for any purpose other than that for which it was collected.

Honed Investments Pty Ltd will never:

- Rent, trade or sell your email address to anyone.
- Publicly display your email address or other personal details that identify you.

### **Personal information held by us may include your:**

- Name and date of birth
- Residential and business postal addresses, telephone/mobile/fax numbers and email addresses
- Bank account and/or credit card details for agreed billing purposes
- Any information that you otherwise share with us
- Any information from which your identity is apparent or can be reasonably ascertained
- Computer connection information such as IP address, web log, and other identifiers – for security purposes and to help prevent and detect any misuse or fraudulent activities involving this site

### **Personal Information may be collected by us when you:**

- Interact with this website
- Complete an online contact form to contact us
- Provide information to us by telephone or through any form of marketing
- Send us an email or other communication
- Request your information be passed on to us through our referrer network

### **Personal information may be used by us in order to:**

- Verify your identity
- Respond to any queries or feedback that you may have
- Conduct appropriate checks for creditworthiness and for fraud

- Prevent and detect any misuse of this site, or fraudulent activities
- Conduct research and development in respect of our services
- Gain an understanding of your information and communication needs or obtain your feedback or views about our services in order for us to improve them
- Maintain and develop our business systems and infrastructure, including testing and upgrading of these systems
- For any other purpose reasonably connected to the operation of the business or for which you have given your permission

From time to time we may email our clients with news, information and offers relating to our services or those of select partners. Your personal information may also be collected so that we can promote and market products and services to you. If you would prefer not to receive promotional or other material from us, please let us know and we will respect your request. You can unsubscribe from such communications at any time if you choose. All emails sent to you will include an “unsubscribe” function allowing you to opt-out at any time you choose.

## **Cookies**

This site uses “cookies” to help personalise your online experience. A cookie is a text file or a packet of information that is placed on your hard disk by a web page server to identify and interact more effectively with your computer. There are two types of cookies that may be used at this site: a persistent cookie and a session cookie. A persistent cookie is entered by your web browser into the “Cookies” folder on your computer and remains in that folder after you close your browser and may be used by your browser on subsequent visits to this site. A session cookie is held temporarily in your computer’s memory and disappears after you close your browser or shut down your computer. Cookies cannot be used to run programs.

Cookies are uniquely assigned to you and can only be read by a web server in the domain that issued the cookie to you. In some cases, cookies may collect and store personal information about you. We extend the same privacy protection to your personal information, whether gathered via cookies or from other sources.

With most Internet Browsers, you can erase Cookies from your computer hard drive, block all Cookies, or receive a warning before a Cookie is stored. If you want to do this, refer to your Browser instructions or help screen. Note that you may not be able to enjoy the full advantage of the functionality of the website if you block the use of cookies. Any information we seek to collect via cookies etc is used to better understand our customer needs and the services they are seeking from us. Cookies assist us in providing better and faster services.

## **Why we use cookies**

This site uses cookies in order to:

- Remember your preferences for using this site
- Show relevant notifications to you
- Remember details of data that you choose to submit to us (eg, through online contact forms or by way of comments, forum posts, chat room messages, reviews, ratings, etc).

Many of these cookies are removed or cleared when you logout but some may remain so that your preferences are remembered for future sessions.

## **Third party cookies**

In some cases, third parties may place cookies through this site. For example:

- *Google Analytics* – may use cookies de-identified data about how long users spend on this site and the pages that they visit
- *Google AdSense* – may use cookies to serve more relevant advertisements across the web and limit the number of times that a particular advertisement is shown to you; and
- *Third party social media applications (eg, Facebook, Twitter, LinkedIn, Pinterest, YouTube, Instagram, etc)* – may use cookies in order to facilitate various social media buttons and/or plugins in this site

### **Links to third party websites**

Links on our website may take you outside our network. These links are provided in good faith, however, we are not responsible for third party sites and accept no responsibility for the content, accuracy, security or function of third party sites.

### **When we may disclose your personal information**

In order to deliver the services you require or for the purposes set out above, we may disclose your personal information to organisations outside Honed Investments Pty Ltd. Information disclosed to these organisations is only in relation to this site, your interactions and business dealings with Honed Investments Pty Ltd We take reasonable steps to ensure that any third party organisations are bound by confidentiality and privacy obligations in relation to the protection of your personal information. These organisations may carry out or provide:

- Client enquiries
- Mailing systems
- Billing and debt-recovery functions
- Information technology services
- Marketing, telemarketing and sales services
- Market research
- Website usage analysis

In addition, we may disclose your personal information to:

- Authorised credit representatives or legal advisers (when requested by you to do so)
- Credit-reporting and fraud-checking agencies
- Credit providers (for credit-related purposes such as creditworthiness, credit rating, credit provision and financing)
- Our professional advisers, including our accountants, auditors and lawyers
- Government and regulatory authorities and other organisations, as required or authorised by law
- Organisations who manage our business strategies, including those involved in a transfer/sale of all or part of our assets or business (including accounts and trade receivables) and those involved in managing our business risk and funding functions
- The police or other appropriate persons where your communication suggests possible illegal activity or harm to others

### **Storage and security of your personal information**

We are committed to maintaining the confidentiality of the information that you provide us, and we will take all reasonable precautions to protect your personal information from unauthorised use or alteration. In our business, personal information may be stored both electronically (on our computer systems and with our website hosting provider) and in hard-copy form. Firewalls, anti-virus software and email filters, as well as passwords, protect all of our electronic information. Likewise, we take all

reasonable measures to ensure the security of hard-copy information including destroying or de-identifying pursuant to law or our record retention policies.

### **Access to your personal information**

In most cases, you may have access to personal information that we hold about you. We will handle requests for access to your personal information in accordance with the Australian Privacy Principles. All requests for access to your personal information must be directed to the Privacy Officer by email or by writing to us at our postal address. We will deal with all requests for access to personal information as quickly as possible.

### **Marketing and opting out**

If at any time you no longer wish to receive any additional marketing material from us or do not want your information disclosed for direct marketing purposes, contact our Privacy Officer and we will remove your details from our marketing database.

### **Contacting us about privacy**

If you would like more information about the way we manage personal information that we hold about you, or are concerned that we may have breached your privacy, please contact us at the following:

Honed Investments Pty Ltd  
Unit 307/2-8 Brookhollow Avenue,  
Norwest NSW 2153  
Tel: 02 8856 0022  
Email: [Info@honed.com.au](mailto:Info@honed.com.au)

If you are not satisfied with our response, you can make a formal complaint with the relevant privacy regulator:

Director of Compliance  
Office of the Australian Information Commissioner  
Phone: 1300 363 992  
Mail: GPO Box 5218  
Sydney NSW 2001

### **Updates to this policy**

It may become necessary for us to update the terms of this policy. We reserve the right to change this policy at our sole discretion and without notice. Your continuing relationship with us following any update to this policy constitutes your acceptance of this policy as amended.

### **Disclaimer**

Honed Investments Pty Ltd (ABN 63 623 814 264) operates under Honed Investments Pty Ltd (ABN 63 623 814 264) Real Estate Licenses as follows:

NSW License No: 20340571

QLD License No: 4303922

VIC License No: 085283L

Honed Investments Pty Ltd are not licensed to provide, and do not provide, financial advice. Any information provided by Honed Investments Pty Ltd, whether on this website or otherwise, does not constitute financial advice or financial product advice and has been prepared without reference to your own investment objectives, financial situation, taxation position and particular needs. It is important that you speak to your independent financial, legal, taxation or other professional adviser before making an investment decision.

Honed Investments Pty Ltd nor their respective officers, shareholders, related bodies corporate, partners, affiliates, employees, representatives and advisers from time to time accept any liability for any loss or damage suffered or incurred you or any other person or entity however caused (including negligence) relating in any way to any investment decision.

#### EMAIL Disclaimer

Honed Investments Pty Ltd (ABN 63 623 814 264) operates under Honed Investments Pty Ltd (ABN 63 623 814 264) Real Estate Licenses as follows: NSW License No: 20340571. QLD License No: 4303922. VIC License No: 085283L. Honed Investments Pty Ltd are not licensed to provide, and do not provide, financial advice. Any information provided by Honed Investments Pty Ltd, whether on this website or otherwise, does not constitute financial advice or financial product advice and has been prepared without reference to your own investment objectives, financial situation, taxation position and particular needs. It is important that you speak to your independent financial, legal, taxation or other professional adviser before making an investment decision. Honed Investments Pty Ltd nor their respective officers, shareholders, related bodies, corporate, partners, affiliates, employees, representatives, and advisers from time to time, will not accept any liability for any loss or damage suffered or incurred you or any other person or entity however caused (including negligence) relating in any way to any investment decision. The information given by Honed Investments Pty Ltd is general in nature. The Contents of this email and any attachments are confidential. They are intended for the named recipient(s) only. If you have received this email by mistake, please notify the sender immediately and do not disclose the contents or make copies thereof.

We are committed to maintaining the confidentiality of the information that you provide us, and we will take all reasonable precautions to protect your personal information from unauthorized use or alteration. In our business, personal information may be stored both electronically (on our computer systems and with our website hosting provider) and in hard-copy form. Firewalls, anti-virus software and email filters, as well as passwords, protect all our electronic information. Likewise, we take all reasonable measures to ensure the security of hard-copy information including destroying or de-identifying pursuant to law or our record retention policies. We will treat all personal information in accordance with all binding obligations under the *Privacy Act 1988* (Cth) ("Privacy Act"). The Privacy Act lays down the key principles in relation to the collection and treatment of personal information, which are called the "Australian Privacy Principles". Further information about the Privacy Act and the Australian Privacy Principles, can be found at the Office of the Australian Information Commissioner's website (see <https://www.oaic.gov.au/>). For more information, your privacy rights please visit [www.privacy.gov.au](http://www.privacy.gov.au)