

# PRIVACY POLICY

BCG respects your privacy and is committed to protecting your privacy. At BCG, we understand the importance you attach to information that identifies you (your 'personal information') and we want to help you protect it. We are bound by and committed to supporting, the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs). This Privacy Policy explains how we handle information that we learn about you when you submit any personal information to us or our associated entities in person, by mail or email or by visiting our website.

We are committed to ensuring the privacy and security of your personal information.

## How do we collect personal information from you?

We will only collect personal information which you have voluntarily provided to us, or consented to us collecting the information. We may collect personal information about you in a variety of ways, for example:

- when you visit or use our website;
- when you retain our services;
- when you register for secure access to our website and log-in to your account on our website (if applicable);
- when you subscribe to our newsletter or mailing list (if applicable);
- when you contact us or our associated entities, for example by mail, email or telephone;
- when you apply for employment with us;
- from third party entities, such as law enforcement agencies and other government or regulatory bodies.

From time to time, you may be able to visit our website or deal with us anonymously or by pseudonym. However, we require certain personal information to be able to provide you with the services and information you request. If you do not provide us with certain personal information, we may not be able to provide you with access to those services or respond to your request.

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## What type of personal information do we collect?

The type of personal information we may collect from you includes (but is not limited to):

- names, address, email, phone numbers and job titles;
- information in documents such as passport or driver's licence;
- tax file numbers (TFNs) and other identification numbers such as Medicare number;
- date of birth and gender;
- financial information;
- details of superannuation and insurance arrangements;
- sensitive information (with your consent), such as health information or membership details of professional or trade associations or political parties;
- bank account details, shareholdings and details of investments;
- educational qualifications, employment history and salary;
- visa or work permit status; and
- personal information about your spouse and dependants.

## How do we use your personal information?

BCG and our associated entities will use the information you supply for the purpose of providing you with the service(s) agreed under our engagement, such as accounting or business advisory services. We may also use the information we collect for our internal business and management processes (for example, accounting or auditing purposes), monitoring and improving our website, keeping you informed about our services and company news, and for any other purposes that would be reasonably expected by you and to allow us to comply with our obligations under the law.

## Direct Marketing

BCG may also use your personal information for the purpose of marketing our services.

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If you do not want to receive marketing material from us, you can unsubscribe by contacting us as detailed below:

- for electronic communications, you can click on the unsubscribe function in the communication;
- for hard copy communications, you can email [admin@buscgroup.com.au](mailto:admin@buscgroup.com.au); or
- through our contact details set out in the 'contact us' section of our website and informing us that you wish to unsubscribe.

## How do we disclose your personal information?

Your personal information will only be disclosed to those employees or consultants of BCG and its associated entities related to the agreed provision of services. Depending on the nature of the engagement, we may need to disclose your personal information to third parties which may include service and content providers (for example accounting or auditing service providers or our website hosting service providers), dealers and agents, or our contractors and advisors.

## Cross border disclosure

We may store, process or back-up your personal information on servers that are located overseas (including through third party service providers).

In some circumstances, BCG and our associated entities also use third party service providers located overseas to carry out its functions and provide services. These service providers are typically located in the Philipines and Sri Lanka.

The privacy laws in other countries might not be the same as in Australia. However, where we do provide your personal information to third parties overseas, BCG will take such steps as are reasonable to ensure that your information is handled and stored in accordance with our privacy laws and the Privacy Policy

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## Important Notice

In the event that the processing or use of your personal information involves the disclosure of any information outside Australia, you acknowledge that by providing us with your personal information, you consent to such overseas disclosure. By consenting to such disclosure, you acknowledge and accept that:

- A. BCG will not be accountable under the Privacy Act 1988 for any breach of your privacy by the overseas recipient; and
- B. you will not be able to seek redress under the Privacy Act 1988 for any breach of your privacy by the overseas recipient.

BCG and its associated entities shall not knowingly provide personal information to any third party for any other purpose without your prior consent unless ordered to do so by a law enforcement body, court of law or other governmental or regulatory body or agency.

## Access to your personal information

You can request us to provide you with access to personal information we hold about you by sending us an email: [admin@buscgroup.com.au](mailto:admin@buscgroup.com.au) (no spam please) or writing to us at Suite 1, Level 1, 333 Whitehorse Road BALWYN, Victoria, 3103. We may allow an inspection of your personal information in person, or provide copies or a summary of relevant documents, depending on what is the most appropriate in the circumstances. Any charge we make for providing access will be reasonable and will not apply to lodging a request for access. Your request to access your personal information will be dealt with in a reasonable time. Note that we need not provide access to personal information if a request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonable interference with another person's privacy, or be a breach of the law. If we refuse access, we will provide you with reasons for doing so.

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## Accuracy and correction

To enable us to keep our records properly, please notify us if you believe that any information we hold about you is inaccurate, incomplete or out of date and we will take reasonable steps, in the circumstances, to ensure that it is corrected. You can notify us by sending us an e-mail: [admin@buscgroup.com.au](mailto:admin@buscgroup.com.au) (no spam please) or writing to us at Suite 1, Level 1 333 Whitehorse Road BALWYN, Victoria, 3103

## Our security procedures

BCG takes your privacy and the privacy of its associated entities and their clients very seriously. We will take reasonable steps in the circumstances to protect any personal information you provide to us from misuse, interference or loss and unauthorised access, modification and disclosure. We will also de-identify and destroy the personal information we hold about you once our legal obligations cease. Our security procedures are reviewed from time to time and we update them when relevant.

However, please be aware that the transmission of data over the Internet is never guaranteed to be completely secure. It is possible that third parties not under the control of BCG may be able to access or intercept transmissions or private communications without BCG permission or knowledge. BCG takes all reasonable steps, in the circumstances, to protect your personal information. However, we cannot ensure or warrant the security of any information you transmit to us. Such transmissions are done at your own risk.

## Identifiers

We will not adopt as our own, any government identifiers you may provide to us such as TFNs etc

## Links to other sites

BCG and our associated entities' website may provide links to other sites for you to access. You should be aware that these other sites are not subject to this Privacy Policy or our privacy standards and procedures. You will need to contact them directly to ascertain their privacy standards.

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## Collecting data

The BCG website may deposit "cookies" in a visitor's computer. Cookies are pieces of information that a website transfers to an individual's hard drive for record keeping purposes. Cookies are only sent back to the website that deposited them when a visitor returns to that site. Cookies make it easier for you by saving your preferences while you are at our site. We never save personal identifiable information in cookies. Most web browsers are initially set up to accept cookies. You can, however, reset your browser to refuse all cookies or to indicate when a cookie is being sent.

## Changes to our Privacy Policy

This information relates to our current Privacy Policy. From time to time, we may vary this policy for any reason. We will publish any changes on this website. By continuing to use our website and continuing to provide us with your information, you confirm your acceptance of these changes. This Privacy Policy was last amended in May 2017.

## Complaints resolution

BCG is committed to providing a fair and responsible system for the handling of complaints from parties whose personal information we hold. If you have any concerns regarding the way we have handled your privacy, please send us an e-mail at [admin@buscgroup.com.au](mailto:admin@buscgroup.com.au) or write to us at Suite 1, level 1 333 Whitehorse Road BALWYN, Victoria, 3103 We will address any concerns you have through our complaints handling process and we will inform you of the outcome of your complaint within a reasonable timeframe. However, if after receiving our response, you still consider that your privacy complaint has not been resolved, you may refer your concerns to the Office of the Australian Information Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au).

BY USING THIS WEBSITE, YOU SIGNIFY YOUR UNDERSTANDING AND AGREEMENT TO COMPLY WITH ALL TERMS AND CONDITIONS AND CONFIRM YOUR ACCEPTANCE OF THE TERMS OF THIS PRIVACY POLICY AND CONSENT TO THE USE OF YOUR PERSONAL INFORMATION AS SET OUT IN THIS PRIVACY POLICY.

If you do not agree with the terms of this Privacy Policy, please do not use the website or otherwise provide us with your personal information.