

Privacy Policy

BigFuture Pty Ltd ACN 169 923 719 (**BigFuture**), the operator of www.bigfuture.com.au (**the Website**), and our related entities recognise the importance of privacy protection and to the extent required comply with the National Privacy Principles (as amended or replaced from time to time) set out in the Privacy Act 1988 (Cth) (**Act**).

Some of the information you provide to us as part of your dealings with us may be "personal information" under the Act. This Privacy Policy sets out how we collect, use and disclose your personal information and applies to you unless you give us explicit consent to act otherwise.

As we are an Australian company, you are protected by Australian privacy laws. Further information on the same can be found from the Australian Information Commissioner through the following - www.oaic.gov.au

What types of personal information do we collect?

We may collect your email address so that we can register you to use the Website. Other personal information we collect from you will depend on what information you choose to disclose to us and how you use the services provided through the Website. Other personal information you may elect to input into our website at your discretion includes your postal address, telephone number/s, Website account passwords, credit card number and expiry date, bank account details, personal legal or other documents (such as bank statements, Wills, Trust Documents, Statements of Advice from Financial Planners and loan facilities), information required for payment for products and services provided by us through the Website and specific information required for a Third Party Provider to supply you with information, products or services you wish to receive.

BigFuture takes steps to protect your personal information

BigFuture is committed to protecting the security of your personal information and we take all reasonable precautions to protect it from unauthorized access, modification or disclosure. Your personal information is stored on secure servers that have SSL Certificates issued by leading certificate authorities Entrust & GTE Cybertrust, and all Data transferred between you and the Service is encrypted. You can find out more about our security arrangements and our data protection measures on our security page.

However, the Internet is not in itself a secure environment and we cannot give an absolute assurance that your information will be secure at all times. Transmission of personal information over the Internet is at your own risk and you should only enter, or instruct the entering of, personal information to the Service within a secure environment.

We will advise you at the first reasonable opportunity upon discovering or being advised of a security breach where your personal information is lost, stolen, accessed, used, disclosed, copied, modified, or disposed of by any unauthorized persons or in any unauthorized manner.

How do we use your personal information?

We will use your personal information for the purpose disclosed at the time of collection, or otherwise as set out in this Privacy Policy. Except as specifically set out in this Privacy Policy, we will not sell or disclose your personal information to any person located in Australia or overseas or use your personal information for any other purpose without your prior consent, unless authorised or required by law. Generally, we will only use and disclose your personal information for the following purposes:

- to provide you with information you request about us or the products or services we offer through the Website;
- to provide information to persons expressly authorised by you;
- to manage the Website (including your Account);
- to provide products or services you request from time to time;
- to access or directly link to Third Party Websites and your Third Party Accounts;
- to determine and notify you of what products or services (including third party products and services) we consider are likely to be of most interest to you;
- to process and obtain payment for any products or services you order from us through the Website;
- to understand your needs and Website usage to help us improve the Website, our marketing or the way we do business;
- if necessary, to verify your identity or age (i.e. over 18); and
- to contact you for direct marketing and promotional purposes including providing you with information about new products or services, events and special offers, unless you tell us that you do not wish to receive this type of information.

We may also disclose your personal information to Third Party Providers from which you wish to receive information, products or services (including financial products or services) to:

- facilitate communications between you and those Third Party Providers; and
- provide those Third Party Providers with the information necessary for them to supply you with the information, products or services you wish to receive.

A Third Party Provider may include a service provider with whom we have a contractual arrangement to offer you access to the Website and who pays the subscription fee on your behalf enabling you to open a User Account and access the Website including via a white-labelled version of the Website specific to that Third Party Provider, while the arrangement continues. In that case, you agree that the Third Party Provider may upload materials to your User Account and will have full access (including editing capability) to all materials you upload to the Website or the Referring Provider uploads on your behalf. You may limit or block that access by changing the applicable guest access permissions in your User Account.

You acknowledge and agree that Third Party Providers may be unable to provide you with the information, products or services you wish to receive if we do not disclose your personal information to them.

From time to time we may also ask you to participate in surveys or questionnaires. These help us to improve our levels of service and to maximise the opportunities and benefits you can enjoy.

We may also send you other electronic messages updating you about products, services, offers and special offers. We will only send you such electronic messages if you have consented to receive them or it can be inferred from your existing business or other relationship with us, that there is a reasonable expectation of receiving those electronic messages. All electronic messages will identify us.

BigFuture does not store your credit card details

If you choose to pay for the Service by credit card, your credit card details are not stored by the Service and cannot be accessed by BigFuture staff. Your credit card details are encrypted and securely stored by Stripe Australia Pty Limited to enable BigFuture to automatically bill your credit card on a recurring basis. Stripe's privacy policy and terms can be viewed on <https://stripe.com/au/terms>

How do we use information that is not personal information?

From time to time we may sell or disclose information you provide us that is not personal information or does not disclose your identity to any person for any purpose at our sole discretion, including to people or companies located outside of Australia. For example, we may sell, disclose or use information you provide us that is not personal information to determine what advertising, promotional materials, products or services are likely to be of most interest to you and to assist merchants and other third parties to monitor general consumer trends in various areas.

How do we collect your personal information?

We collect your personal information from information you provide directly to us when you set up a User Account and register to use the Website, pay for a service provided by the Website, contact us, participate in surveys or questionnaires and from information you upload to the Website from time to time.

What happens if you don't provide us with the information we require?

If you don't provide us with certain information, we may be unable to provide you the information, products or services you wish to buy or receive.

Personal information security

We will take reasonable steps to ensure your personal information is protected from risks such as loss, unauthorised access or use, destruction, modification or disclosure. Aside from the disclosure or transfer of your personal information as specified in the "Where your information is stored" section below, we will only permit our authorised personnel and other personnel authorised by you to access your personal information.

The Internet is not a secure method of transmitting information. Accordingly, we cannot accept responsibility for the security of information you send to or receive from us over the Internet or for any unauthorised access, use or modification of that information. The Website may provide links or references to other 3rd party websites and resources. These websites and resources are not subject to this Privacy Policy. You should review the privacy policy of each 3rd party website and resource accessed via links from our Website, and assess whether the policy of each website and resource is satisfactory to you before you use the website or resource. You acknowledge and agree that we are not responsible for any personal information you choose to disclose, or permit us to disclose, to a Third Party

Provider or to a 3rd party through a 3rd party website referred to by or linked to our Website and that such Third Party Providers and 3rd parties may store your personal information in any location in accordance with their own security standards.

Using 3rd parties to process your information

We may occasionally use third party companies (third party service providers) to manage information that you provide or a secure third party service to process payments. When we use third party service providers, to the extent practicable, we keep the amount of personal information they hold to a minimum, have contracts in place to stop them using your information except on our behalf and obviously use reasonable efforts to make sure they are as careful with your information as we are.

Where your information is stored

Subject to the below, personal information we collect from you is stored securely on servers in Australia.

For us to provide you with the services offered through the Website or for you to access Third Party Websites and Third Party Accounts via the Website, we may be required from time to time to: (a) use your Materials to access or directly link to Third Party Websites and your Third Party Accounts; (b) disclose your Materials to Third Party Providers; (c) retrieve information from Third Party Providers and Third Party Websites about you or about your Third Party Accounts; and (d) view details of your Third Party Accounts. We currently engage Yodlee, Inc. of 3600 Bridge Parkway, Suite 200, Redwood City, CA 94065 USA (**Yodlee**) to provide us with the resources necessary for us to perform the above actions. We will disclose your personal information to Yodlee to the extent necessary for it to provide the resources and assistance we need to perform the above actions and that you need to use the Website and the products and services offered via the Website. Servers in which your information (including personal information) is stored by Yodlee are currently located in the United States, although additional or other locations may be used by Yodlee in the future. If Yodlee, or any other third party we may engage from time to time to provide similar or equivalent services to Yodlee (Similar Provider), stores your personal information outside Australia, the Act requires us to ensure that they comply with applicable Australian privacy laws unless you agree otherwise. By providing us with information (including personal information), registering to use the Website, using the Website, uploading any Materials or information to the Website or obtaining any products or services provided via the Website, you: (i) consent to us disclosing and transferring your information (including personal information) to Yodlee and any Similar Provider; (ii) consent to Yodlee and any Similar Provider storing your information (including personal information) on servers located outside of Australia, particularly in the United States; and (iii) agree that the requirement under the Act for us to ensure that Yodlee and our Similar Providers comply with applicable Australian privacy laws in respect of your information (including personal information) does not apply if Yodlee or our Similar Provider stores personal information outside of Australia, including in the United States.

In addition to the above, some of our other third party service providers may in the future use servers located outside Australia. To ensure there is sufficient capacity to store your Materials, we may also in the future store your information on servers located outside Australia or engage other data storage providers to store your information on servers located in or outside Australia. We will update this Privacy Policy if either is the case. We suggest that you visit our Website regularly to keep up to date with any changes.

Your rights of access and correction

You have the right to access personal information which we have collected from you within the requirements of the Act.

If you wish to access your personal information, or believe that any of the personal information we hold about you is inaccurate, incomplete or out-of-date, please contact us at the email address shown at the bottom of this Privacy Policy. We will take reasonable steps to correct any inaccurate, incomplete or out-of-date personal information if you request us to do so, where required by law.

We may withhold or refuse you access to your personal information if we are legally authorised to do so or where its disclosure to you is restricted by law, is the subject of legal action, or may compromise the privacy of another person.

We may charge you a reasonable fee to access your information as permitted by applicable law.

How can you stop receiving marketing information?

Where marketing information is forwarded to you via electronic messages, there will be a functional 'unsubscribe' mechanism contained in the message.

If you no longer wish to be contacted by us or receive such marketing information, you can advise us:

- by emailing us donald@bigfuture.com.au ; or
- by clicking the 'unsubscribe function' (where marketing information is sent electronically).

We will keep a record of your request to ensure you do not receive that information in the future.

Advertisements and Promotional Offers may be provided to you via the Website as part of your User Account. You may seek to reduce or remove Advertisements or Promotional Offers (as applicable) from the Website pursuant to the processes set out in the bigfuture website Terms.

You cannot refuse to receive information which we are required to provide you by law.

Cookies

"Cookies" are small data files sent by a website and stored on your computer's hard drive when you visit the website. A cookie can contain certain information that the website uses to track the pages you have visited. The only personal information a cookie can contain is information you personally supply. A cookie cannot read data off your hard disk or read cookie files created by other websites. Our Website uses cookies to assist with managing your User Account and to identify you on return visits. Most Internet browsers automatically accept cookies, but you can usually change your browser to notify you when you receive a cookie or to reject cookies. However, while most of the content of our Website can be viewed without accepting cookies, full functionality for the Website requires the use of cookies.

Changes to this Privacy Policy

We may amend this Privacy Policy from time to time by posting the amended version on our Website at bigfuture.com.au We suggest that you visit our Website regularly to keep up to date with any changes.

Contacting us

If you would like more information about this Privacy Policy or if you have any queries or complaints, please contact us by email at donald@bigfuture.com.au We will take reasonable steps try to resolve any complaints with you as quickly as practicable. Complaints may also be made directly to the office of the Australian Information Commissioner though its website located at www.oaic.gov.au/privacy/privacy-complaints .

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