



Privacy Policy (Australia & New Zealand Combined)



Purpose of the Privacy Policy:

The purpose of this Privacy Policy is, to set out clearly the principles on HiFX's management of client's personal information. HiFX respects and values the privacy of all clients' personal information. HiFX Pty Ltd and HiFX Ltd fall under the auspices of the Privacy Act 1988 and the Privacy Act 1993 respectively. This Privacy Policy should be read in conjunction with HiFX's Terms and Conditions.

Collecting Personal information:

Manner of Collection

HiFX collects personal information from the client, upon completing the application form, for the purpose of providing HiFX's services to the client, or for any purpose that is directly incidental to the provision of those services. Personal information is only collected directly from the client, except where another has Power of Attorney to act on the client's behalf.

Purpose of Collection

HiFX collects personal information from clients prior to the provision of its products and services. It is also used to provide the Client with information and marketing material which the client authorised, and also to satisfy other legislative requirements.

Under the 'Anti-Money Laundering and Counter-Terrorism-Financing Act 2006 and the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, HiFX is obliged to collect from Client's personal information, such as name, date of birth, physical and email address, telephone number, and any other such information as HiFX deems necessary. HiFX must satisfy legislative 'Know Your Client' requirements by identifying and verifying the client, prior to providing its products and services.

HiFX seeks the consent of the client, either expressly or impliedly, upon a client providing their name, address, telephone number and other such details providing HiFX, to use their personal information to verify the identity of the client. Express consent will be obtained from the client where the information is of a financial nature or relates to the clients' personal credit.

If a client does not provide HiFX with the information requested, HiFX may not be able to provide products and services to the client.

Disclosure:

HiFX will only disclose the personal information collected, with the client's consent and as permitted by privacy legislation.

Legislation permits electronic verification of client's identity. A client's personal information may be disclosed to HiFX's Identification Verification 'IDV' Provider. Confidentiality clauses have been agreed to in the service agreement with the IDV provider who also falls subject to the Privacy Act 1988. The clients consent is obtained prior to the disclosure of their personal information to the IDV provider.

HiFX may share client information with other members of the HiFX Group where; it is necessary to provide the client with the HiFX products or services the client has requested; or where the client has requested HiFX to do so. Further information about HiFX Group can be found on the HiFX website.

There may be circumstances where HiFX is obliged to collect, use or disclose certain personal information without the consent of the client.

Accuracy and Alteration:

HiFX aims to keep client's personal information accurate, complete and up-to-date.

The client, upon accepting the Terms and Conditions, agrees that they are responsible for ensuring that the details they provide to HiFX to perform the services are true, accurate and up-to-date. The client agrees not to withhold or omit any information that would render those details false or inaccurate. The client agrees to notify HiFX immediately where the client becomes aware of any error or change in the details he/she has supplied to HiFX. Clients have the ability to update their personal details online, by phone, post or email.

Data Storage and Security:

HiFX takes reasonable steps to ensure that the personal information collected from clients is protected against loss, unauthorised access, use, modifications, disclosure and other misuses.



Security:

The HiFX online application form, through which client's personal information is collected, is encrypted via a secure 128-bit Verisign service. Encryption converts information into an encoded format before it is sent over the internet, along with the use of firewalls.

Storage:

Personal information is stored in a combination of electronic and paper based files. Personal information is generally stored in the client's individual client folder. HiFX representatives are adequately trained on their obligations to maintain the confidentiality of client's personal information.

Government or unique identifiers such as a tax file number may be collected from the client. HiFX uses such information for identification and verification purposes only. HiFX does not use or disclose these identifiers other than when authorised to do so or is required by law.

Record Keeping: The personal information collected

HiFX, is required to retain information relating to personal identity for 7 years.

Access:

Under the Privacy Act(s), clients have the right to request access and correct personal information held by HiFX. Clients may submit in writing a request to access their personal information. HiFX may charge the client an administration fee for providing them with this information. HiFX has the right to refuse to provide the client with access to the personal information, and a reason will be provided where access has been denied.

Marketing:

Upon applying for HiFX's products and services, the client has the ability to opt out of receiving information about HiFX's products and services and / or the products and services of partners as well as special offers. If a client is currently receiving such information and no longer wishes to do so, the client can email HiFX advising HiFX they no longer wish to receive such information.

Systems:

Telephone Calls

Telephone calls between HiFX and clients may be digitally recorded to ensure the accuracy of transactions and to monitor the services provided to clients.

Worldwide Web

The Internet is not a secure environment. While HiFX takes reasonable measures to keep client information secure, HiFX cannot guarantee your online data security. HiFX is not liable for any loss of data, injury or harm which occurs to the client as a result of the transmission of client information over the Internet, unless this occurs as a result of HiFX's negligence or willful misconduct.

Cookies

Cookies are harmless text files that web servers can store on a persons' computer's hard drive upon visiting a website and allows a server to recognise the computer when revisiting the site. They are commonly used by companies providing online products and services.

There are two main types of cookie: "transient" cookies (which can recognise a person moving between pages, it exists only for the duration of that visit and are deleted on exiting the site); and "persistent" cookies (which can store and re-enter log-in information so the client doesn't need to remember them and remain on the computer until their expiry or deletion).



HiFX uses both types of cookies to try and make using the website as straightforward as possible and helps HiFX maintain standards. For example, HiFX uses cookies to: Gather journey information, Help ensure the client's privacy, Store client's log in details or other information required for tools provided for clients to use, Store details of a client's preference, To evaluate the performance of HiFX's products and services, and Enhance HiFX's customer experience.

HiFX uses cookies that HiFX creates and cookies that are created by third parties (for example, by those who supply products and services to HiFX so that HiFX can provide clients with HiFX's products and services, such as hosting services).

There is no obligation to accept cookies that HiFX sends browsers can be modified so that it will not accept cookies. It is advised to follow the instructions (usually located within the "Help", "Tools" or "Edit" facility) to enable or disable cookies. However, it must be noted that in order to view and/or use some of HiFX's products and services, and to enable some of the protection HiFX provides for clients financial and personal information, cookies are required on the client's browser. Disabling the use of cookies may therefore affect HiFX's ability to provide a client with our products and services, the effectiveness of HiFX's products and services or HiFX's ability to properly protect the client.

Further information concerning cookies and how to manage them can be found by visiting <http://www.allaboutcookies.org> or <http://www.cookiecentral.com>.

Resolving Privacy Issues:

In the event where a client has a concern with the privacy of their personal information, or there has been a breach or potential breach of the Privacy Act 1988 or Privacy Act 1993 The client can submit their concern or complaint in writing directed to the 'Privacy Officer' at info@hifx.com.au or info@hifx.co.nz and HiFX will endeavor to resolve the concern internally at its earliest convenience by responding in writing.

Please note that HiFX may update this Privacy Policy from time to time by posting a new version on the HiFX website. Clients should check the website periodically for any changes. Continued use of the HiFX website is acknowledgement of having read and accepted such changes.