

Harlocks Privacy Statement

The Harlock Group ("Harlock Group" stands for Harlocks Pty Limited and Harlock Investment Services Pty Limited) understands our obligation to respect and protect the privacy of the personal information the Harlock Group may collect about you. The Harlock Group is committed to providing you with high quality insurance and financial services in a secure and confidential manner. This privacy statement outlines, for your information:

- What information we collect from you;
- How that information is used;
- To whom your information may be disclosed;
- Our arrangement for the security of any information you provide;
- How you may correct and access your personal information; and
- How you can contact us.

The National Privacy Principles under the Privacy Act apply from 21st December 2001. The Harlock Group is bound by the National Privacy Principles.

In addition to the provisions of this privacy statement, there may also be specific and additional privacy provisions that apply to certain products and services provided by the Harlock Group. These specific and additional provisions may also relate to your privacy protection and you should review them carefully. In the event of any inconsistency between the provisions of this privacy statement and those other additional provisions relating to a product; the additional provisions will take precedence.

WHAT INFORMATION WE COLLECT FROM YOU

The personal information that we collect about you will depend on the services and products that you use and/or your relationship with the Harlock Group. For example if you apply for insurance through the Harlock Group we will, among other things, collect details of your name and address. We will not collect any personal information that identifies you as an individual unless you knowingly provide it to us.

DISCLOSING AND THE USE OF YOUR INFORMATION

Any personal information we collect from you may be made available to, or used by, your adviser, any member of the Harlock Group or any entity carrying out functions on behalf of the Harlock Group for purposes related to the main purpose for which the personal information was collected, for example:

- a) enabling the Harlock Group to provide products, services or information to you in accordance with your requests or reasonable expectations;
- b) enabling the Harlock Group to ascertain whether or not it has other services or products which may meet your needs, and to notify you about these;
- c) enabling the Harlock Group to process insurance claims on your behalf;
- d) the Harlock Group's research, planning, product development, risk assessment, risk modeling and marketing; and
- e) any other purpose required or authorised by law.

We will only disclose personal information to third party entities carrying out functions on behalf of the Harlock Group on a confidential basis.

You should note that information we collect from you may also be disclosed to third parties if that disclosure is required or authorised by law.

SECURITY OF YOUR PERSONAL INFORMATION

The Harlock Group takes reasonable steps to preserve the security of personal information it collects. All stored Client information is protected from unauthorised access through the use of secure passwords and user log-on or other security procedures.

ACCESS AND UPDATING OF INFORMATION

You are able to access and update the personal information that we hold about you. Please provide us with as much detail as possible to assist us to retrieve the personal information which you have requested. To amend personal information that the Harlock Group holds you should contact your adviser or any staff member on 02 6247 6233.

The Harlock Group takes reasonable steps to make sure that the personal information which we collect, use and disclose is accurate, complete and up-to-date.

HOW YOU CAN CONTACT US

If you have any questions or feedback about this statement or any privacy issues concerning the Harlock Group, please contact in writing via postal mail:

Privacy Officer Harlock Group GPO Box 1861 Canberra City ACT 2601

or send an email: privacy@harlocks.com.au