

# WEBSITE TERMS AND CONDITIONS Jakupovic Lifestyle Financial Consulting

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# <u>Jakupovic Lifestyle Financial Consulting</u> Website <u>Terms & Conditions</u>

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Jakupovic Lifestyle Financial Consulting Pty Ltd,

ACN 645 771 286

Registered Office: 9 Arezzo Street, Stirling WA 6021

AND

Insight Investments Services Pty Ltd ABN 22 122 230 835

Level 3, 240 Queen Street, Brisbane QLD 4000

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## Your privacy is important to us

This document should be read in conjunction with Jakupovic Lifestyle Financial Consulting Website Terms and Conditions. The Definitions set out in the Website Terms and Conditions apply to this Website Privacy Policy.

#### 1. Privacy and Your Personal Information

Jakupovic Lifestyle Financial Consulting respects the privacy of your Personal Information. Personal Information is information about you, which includes information you have provided to Jakupovic Lifestyle Financial Consulting when creating an Account with Jakupovic Lifestyle Financial Consulting, which includes, but is not limited to your:

- 1. name;
- 2. address;
- 3. phone number;
- 4. email address;
- 5. location;
- 6. bank account details;
- 7. mortgage or other loan details;
- 8. shareholder/investment portfolios;
- 9. tax file numbers; and
- 10. payment methods.

No Personal Information is collected if you are simply browsing the Website.

#### 2. Cookies

Data collection devices, called "cookies", are files placed on your hard drive to collect information. Jakupovic Lifestyle Financial Consulting may use cookies to enhance the use of the Platform, not to record Personal Information. The recording of information about your use of the Website is useful for an overall analysis of traffic. Your browser will generally be set to automatically accept cookies.

If you do not want any cookies to be placed on your hard drive, you can alter your browser settings to refuse them. However, this may also limit the way you view the Platform.

## 3. Why Jakupovic Lifestyle Financial Consulting Collects Your Personal Information

Jakupovic Lifestyle Financial Consulting main purpose for collecting your Personal Information is to facilitate your use of the Services. However, Jakupovic Lifestyle Financial Consulting may also use the information collected for the following:

- 1. to provide, maintain, protect and improve Jakupovic Lifestyle Financial Consulting;
- 2. to provide Users with access to certain restricted areas of the Platform;
- 3. for verification purposes;
- 4. for billing purposes;
- 5. to develop new services;
- 6. for analysis of usage of the Services;

7. to improve the Content offered; or for marketing and promotion purposes.

By providing your Personal Information, you agree to the use of your Personal Information in this manner.

If you do not want to receive marketing and promotional material from Jakupovic Lifestyle Financial Consulting, you may opt out of receiving this type of communication at any time by clicking the 'unsubscribe' link provided.

#### 4. Disclosure of Your Personal Information

Jakupovic Lifestyle Financial Consulting will disclose your Personal Information in the following circumstances:

- 1. if required by law;
- 2. if Jakupovic Lifestyle Financial Consulting believes, in its absolute discretion, it is in the public interest;
- 3. to seek feedback, or monitor or improve quality of service;
- 4. to entities who assist Jakupovic Lifestyle Financial Consulting in providing, administering, supporting, improving, promoting and marketing the Services; to suppliers, contractors, debt collectors, data storage and management companies (including providers of cloud services), website hosting service providers, and interactive advertisers;
- 5. to companies that promote and market, or conduct research to help Jakupovic Lifestyle Financial Consulting improve and target the Services;
- 6. to related corporate bodies; or
- 7. where Jakupovic Lifestyle Financial Consulting otherwise obtains your permission to disclose the information, for example, where you opt to allow Unrelated Third Parties access to certain documents through the File Vault.

Jakupovic Lifestyle Financial Consulting may disclose your Personal Information to third parties overseas who provide services to Jakupovic Lifestyle Financial Consulting, including (where necessary) outsourced billing service providers. Jakupovic Lifestyle Financial Consulting takes reasonable steps to ensure that these overseas recipients to not breach the Privacy Act 1988 (Cth).

Jakupovic Lifestyle Financial Consulting may share aggregated, non-personally identifiable information publicly, for example, to show trends about the general use of Jakupovic Lifestyle Financial Consulting.

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You agree that no transmission of data over the Internet is guaranteed as wholly secure and that any information you provide to Jakupovic Lifestyle Financial Consulting through the Internet, including via email, is at your own risk. You agree that, even though Jakupovic Lifestyle Financial Consulting uses its best endeavours to secure your Personal Information, such as email encryption, Jakupovic Lifestyle Financial Consulting cannot guarantee that any information sent or accessed electronically is secure.

You may also assist Jakupovic Lifestyle Financial Consulting in keeping your Personal Information secure by maintaining the confidentiality of your account information and notifying Jakupovic Lifestyle Financial Consulting immediately if there is any unauthorised use of your account, or any other breach of security relating to your account.

#### 6. Links

The Platform contains links to Third Party Websites, Jakupovic Lifestyle Financial Consulting is not responsible. We keep track of your interaction with Third Party Websites provided on the Platform to improve Jakupovic Lifestyle Financial Consulting and to aggregate statistics for the benefit of Jakupovic Lifestyle Financial Consulting and other third-party service providers.

#### 7. Searches

When using Jakupovic Lifestyle Financial Consulting search function, the search terms you enter are collected and associated with your Account. This information is retained by Jakupovic Lifestyle Financial Consulting or its affiliates to allow Jakupovic Lifestyle Financial Consulting to provide information to you, now or in the future.

#### 8. Accessing and Amending Personal Information

Subject to the exceptions listed in the Privacy Act, you have the right to access your Personal Information which is in the custody or control of Jakupovic Lifestyle Financial Consulting. You can change or update your account information at any time through the Platform.

If you wish to access Personal Information that you have provided to Jakupovic Lifestyle Financial Consulting but that is not available through your Access Credentials, please contact Jakupovic Lifestyle Financial Consulting and we will use our best endeavours to provide the information within 10 business days of receiving your request. Please note that Jakupovic Lifestyle Financial Consulting may charge a fee to cover the cost of meeting your request.

If Jakupovic Lifestyle Financial Consulting refuses your request, Jakupovic Lifestyle Financial Consulting will provide you with its reasons for refusal within 20 Business Days of your request.

From time to time your Personal Information may change. It is important that you inform Jakupovic Lifestyle Financial Consulting of changes to your details as and when they occur.

#### 9. Complaints

If you believe that the privacy of your Personal Information is not effectively protected, or if you are concerned that your privacy has been compromised through the dissemination of your Personal Information, please contact Jakupovic Lifestyle Financial Consulting or AFSL Insight Investment Services at the following email address info@insightinvestments.com.au

#### 10. Amendments

Jakupovic Lifestyle Financial Consulting in conjunction with AFSL Insight Investment Services may amend this Website Privacy Policy from time to time. If Jakupovic Lifestyle Financial Consulting in conjunction with AFSL Insight Investment Services does make amendments, the amended Privacy Policy will be published on the Website and made available through the App.

You agree that it is your responsibility to check for updates to Jakupovic Lifestyle Financial Consulting Privacy Policy. You further agree that your continued use of the Platform is acceptance of Jakupovic Lifestyle Financial Consulting amendments to the Privacy Policy.