



The purpose of the Privacy Policy is to explain how C2 collects, maintains, uses and discloses your personal information. It also states how this information is used, updated and made available to those parties eligible to access it. It provides some detail about the rights that clients have in respect of their personal information. For the purpose of this Privacy Policy, any reference to "C2", "we", "us" or "our" refers to C2 Super Pty Ltd, C2 Specialist Investment Pty Ltd, C2 Financial Services Pty Ltd, C2 Investments Pty Ltd, C2 Lending Pty Ltd, C2 Funds Management Pty Ltd and other related companies. At C2, we are committed to ensuring the confidentiality and security of your personal information. We are bound by the Privacy Act 1988, including the Australian Privacy Principles (APPs) set out in the Act, to ensure we meet our requirements in our dealings with you.

## **Collection of Personal Information**

You provide C2 with your personal information when you ask for information about C2's services, when you access and use the C2 website and/or its affiliated websites and/or when you submit an application with C2.

By using and accessing the C2 website and/or its affiliated websites or by submitting an application with C2, you have consented to C2 collecting, maintaining, using and disclosing personal information about you and provided by you or by another person as described below.

In most cases, we collect personal information about you directly from you. However, in some cases if you give us personal information about another person, you represent that you are authorised to do so and agree to inform that person who we are, that we will use and disclose that information for the relevant purposes set out below, and that they can access the information we hold about them.

We are required by law to collect information to identify and verify you. C2 may make enquiries as to your identity(ies) and other personal details. For instance we may ask for identification such as your name, address, TFN and date of birth.

The Privacy Act also protects your sensitive information. While C2 usually does not need to collect, use or disclose sensitive information about you (such as health information), if we require such information we will only collect it with your consent, except where otherwise permitted by law.

If you do not provide the personal information that we request, we will generally not be able to provide you with C2 products or services.

## **Use of your personal information**

The information requested in any application completed by you is required to enable us to provide a service to you. That information, together with the information collected and maintained by C2 during the course of our relationship with you, is used to provide, manage and administer the services to you.

## **Disclosure of your personal information**

The general rule is that we will not use or disclose your personal information other than for the purposes stated at the time of the collection, or as authorised by you. If we want to use your personal information for another purpose, we will seek further consent from you, unless that other purpose is related to one of the original purposes of collection and you would reasonably expect us to use your personal information for that other purpose.

It may be necessary for C2 to disclose your information to our representatives, employees, agents and affiliates for the purpose of providing services to C2. Our representatives, employees, agents and affiliates are obliged to respect privacy.



Personal information will only be disclosed to third parties other than those we have specifically identified if you have consented to the disclosure; if you would reasonably expect us to disclose information of that kind to those third parties; if we are authorised or required to do so by law; or it is necessary to assist with law enforcement. For example, we may disclose your information to governmental agencies or entities, regulatory authorities, or other persons in line with applicable rules, official requests, orders, subpoenas or similar processes as either required or permitted by applicable law.

C2 may have to send your personal information to 3<sup>rd</sup> party service providers to assist with our product and services, such as, but not limited to, accountants, tax agents, auditors, registries or other third parties.

C2 takes all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure.

## **Marketing**

By using and accessing the C2 website and/or its affiliated websites or by submitting an application with C2 you consent to us sending commercial electronic or physical messages (including messages about our products and services) to any electronic or physical address which you provide or for which you are responsible. You warrant that you have authority, either as or on behalf of the electronic or physical account/address holder, to provide this consent and agree that until you withdraw your consent by providing written notice to us or using an unsubscribe facility in the message, we may continue to send commercial electronic or physical messages to those addresses.

## **Access to and update your personal information**

You have the right to seek access to and update or correct the personal information we hold about you by writing to us via email at [info@C2fg.com.au](mailto:info@C2fg.com.au) or via mail at PO BOX R1373, Royal Exchange NSW 1225. We will try to make your information available within 14 working days of your request.

We ask that you promptly notify us of any changes to the personal information that C2 holds about you. This ensures that your personal information is up to date.

You may ask us at any time to correct personal information held by C2 about you, and which you believe is inaccurate. If we disagree with you as to the accuracy of the information, you may request that we attach a statement to that information noting that you consider it inaccurate or incomplete.

Please note that requests for access to your personal information may only be made by you, or by another party that you have authorised. Depending on the nature and/or volume of the information that you request, an access charge may apply.

## **Making a privacy complaint**

C2 is committed to resolving your privacy complaint as quickly and efficiently as possible. Should you have any questions or complaints about your privacy please contact the C2 Privacy Officer at [info@C2.com.au](mailto:info@C2.com.au), or put your privacy complaint in writing and send it to us at PO R1373 Royal Exchange NSW 1225. C2 will try to resolve your privacy complaint within 14 working days. When this is not possible C2 will contact you within that time to let you know how long we will take to resolve your privacy complaint.

If a complaint is not resolved by C2 to your satisfaction, you may access an external dispute resolution service or apply to the Office of the Australian Information Commissioner (OAIC) to have the complaint heard and determined. You can contact OAIC by calling them at 1300 363 992,



online at [www.oiac.gov.au](http://www.oiac.gov.au) or writing to the Office of the Australian Information Commissioner, GPO Box 5218 Sydney NSW 2001.

## **Logins & 3<sup>rd</sup> Party Websites**

We take steps to protect your personal information from misuse, loss and interference. We also protect it from unauthorised access, modification, disclosure.

You are responsible for maintaining the confidentiality and security of any login details that you have been issued by C2 or by 3<sup>rd</sup> parties in relation to the C2 service or offering. You agree to notify C2, or the relevant 3<sup>rd</sup> party, immediately of any unauthorised use of your login details or other breaches of security. C2 is not responsible for any loss or damage for unauthorised use of your login details or other breaches of security related to 3<sup>rd</sup> party logins, or breaches of your personal information by 3<sup>rd</sup> parties.

The C2 website may have links to external third party websites that may benefit you. External websites should contain their own privacy statements and we recommend you review them when using their websites. Please note, however, that third party websites are not covered by C2's privacy policy and these sites are not subject to C2's privacy standards and procedures.

## **Use of internet cookies**

We collect statistical information about visitors to our websites and our mobile app such as the number of visitors, pages viewed, types of transactions conducted, time online and documents downloaded. This information is used to evaluate and improve the performance of our websites and our mobile app. Other than statistical information, we do not collect any information about you through our website unless you provide the information to us.

You should also be aware that we may use cookies on our websites. A cookie is a small amount of data, which often includes a unique identification number or value that is sent to your browser from a website's computer and stored on your computer's hard drive. Each website can send its own cookies to your browser if your browser allows it. However, to protect your privacy, your browser only allows a website to access the cookies it has sent to your computer.

When cookies are used on our websites, they are used to collect the statistical information referred to above, in addition (if applicable) to allowing you to access your account online. When you access your account online, a cookie will be created which uniquely identifies your computer and your username and password. This means that you do not have to re-enter those details each time you want to access your account online. Most internet browsers are set up to accept cookies. If you do not wish to receive cookies, you may be able to change the settings of your browser to refuse all cookies or to have your computer notify you each time a cookie is sent to it, and thereby give yourself the choice whether to accept it or not. If you reject all cookies, you may be unable to access your account online. You can also delete cookies from your computer after they have been created.

Please also note that we may use the Remarketing feature from several third-party vendors, including Google, to reach people who have previously visited our website, and match the right people with the right message. This means that several third-party vendors, including Google, show our ads on sites that you access across the Internet as well as using cookies to serve ads based on your past visits to our website. To opt out of Remarketing you can opt out of Google's use of cookies by visiting Google's Ads Settings [here](#). Alternatively, you can also opt out of a third-party vendor's use of cookies by visiting the Network Advertising Initiative opt-out page [here](#).



## **How to contact us**

If you have any further questions about privacy at C2 please contact us by:

- Emailing: [info@C2.com.au](mailto:info@C2.com.au)
- Writing to: C2 Privacy Officer, PO Box R1373, Royal Exchange, NSW 1225