



# Privacy Policy Statement

## **About the Privacy Policy**

KVB PRIME understands and realizes that you care about your privacy and the confidentiality and security of the personal information we receive about you. We are committed to protecting your privacy and strictly complying with the relevant legal requirements of financial institutions.

Please read this statement carefully to understand how we collect, use, protect and record your personal information.

## **Agree to Our Privacy Policy**

Under the relevant laws and regulations of financial institutions, we must clearly and clearly define our personal information management policies in the form of documents and make them available to anyone in need. To fulfil this obligation, we publish this privacy policy on our website.

Without limiting the generality of the above statements, by using our website, you acknowledge that you understand this privacy policy.

## **Content of Personal Information**

Personal information includes an identified person or personal information or information that is reasonably identifiable through the material. Whether or not it is true or not, or whether we make a record, such information and materials are still considered personal information.

We collect information about you based on the products or services we offer. If you disagree with all the information we collect, we may not be able to provide all services effectively.

## **Types of Personal Information We Collect and Store**

When you apply for a product or service, we may ask you for identity information. This may include your name, home address, contact details and date of birth.

We collect and store your other personal information throughout the time you use the product or service. This may include transaction information or a query or complaint record.

We collect sensitive information in strict accordance with the Privacy Act. This information includes religion, race or ethnicity, political opinions, criminal records and sexual orientation, as well as health.

## **Information and Biometric Information.**

Generally, we only provide or authorize in Australian law or court/trial order, or general permission under the Privacy Act.

Collect such information in the case.

## **Purpose of Collecting, Storing and Disclosing Personal Information**

*Gateway to the World's Markets*



We collect, use, store and disclose personal information primarily to provide you with products and services, including

- Check if you are eligible for products or services;
- Provide products or services; and help manage products or services.

We may also use your information under the laws and regulations of any jurisdiction to prevent fraud, crime or other activities that may cause harm to our products or services, and to help us manage our business. We also use this information to recommend products or services that we think may be of interest to you.

## **How Personal Information is Collected**

We collect most of your personal information directly from you. For example, we collect personal information when you apply for or use this product or service or talk to us by yourself, by phone or by other means of communication, such as by e-mail or fax. We also monitor or record conversations during the transaction to ensure the security of your personal information and to provide records in the event of a transaction dispute.

We also collect information electronically. For example, when you access our website electronically, or when you apply for or use KVB PRIME's products and services (see the section "Whether you can collect personal information electronically").

Sometimes, we collect personal information from others or other agencies when you are not directly involved.

For example, we may collect your personal information from:

- Public access to information resources, such as public registers;
- Your representative (including your legal counsel, mortgage broker, financial advisor, executor, estate manager, guardian, trustee or lawyer);
- Cooperate with us to provide other products or services to you;
- Business information service providers, such as companies provide fraud prevention reports.

## **The Law Requiring or Authorizing the Collection of Personal Information**

According to regulations or authorization, we collect:

- Certain identifying information about you as set out in the Anti-Money Laundering and CounterTerrorism Financing Act of 2006 and the Counter-Terrorism Financing Regulations Document (Decree 1) of 2007;

If you do not provide identity information or use a pseudonym, we will not be able to trade with you.

## **Way of Holding Personal Information**

Most of the information we hold will be stored electronically in a data server located in Australia, owned by KVB PRIME. Some information will be stored as a paper file. We use a range of physical and electronic security measures to ensure the security of our personal information.



We adhere to strict standards and procedures to prevent unauthorized access to personal information and to ensure the correct use of information. We use secure passwords, user login systems, and other security programs to prevent unauthorized access to a personal account and account information. Only authorized users can access personal information. We protect our computers and network systems with security measures including firewalls and encrypted data.

We use a safe method to destroy any information that is not allowed to be preserved or traded by law.

We are committed to protecting your personal information, but we cannot guarantee the security of any information transmitted to us over the Internet, and you do so at your own risk. Notwithstanding this, once we receive the information you transmit, we will take all reasonable steps to ensure that your information is secure in our systems and agents.

## **Objects and Reasons for Disclosure of Personal Information**

In general, we use or disclose the information we collect about you for the following reasons:

- The main purpose of information collection (ie providing products or services to you);
- The purpose associated with providing the product or service to you and the purpose for which you expect us to use the information reasonably (for example, updating records, contacting you, or using statistics);
- The purpose of the law (such as the Anti–Money Laundering and Counter–Terrorism Financing Act), or the purpose of authorization or permission; or
- The purpose you have been informed or agreed to.

We also provide personal information about our customers to organizations outside of KVB PRIME. To protect personal information, we contract with the service provider to comply with the Privacy Act. These contracts require that they use the personal information we disclose to them only when performing the specific duties we require.

## **Whether to Disclose Personal Information Overseas**

We will disclose personal information to recipients outside of Australia. This includes:

- For international business (such as currency exchange), we may need to disclose your information to relevant international parties to conduct transactions. The country in which the information is disclosed will depend on the details of the transaction you are requesting.

We disclose personal information to overseas recipients only when we reasonably believe that overseas recipients comply with the law or binding system. These laws or systems protect the information at least in much the same way as the Australian Privacy Principles protect information. We will also disclose personal information to overseas recipients under Australian law or court/trial order or authorization or the general permission of the Privacy Act.

## **Whether to Use or Disclose Personal Information for Marketing**



We will use your personal information to provide you with products or services that we think may be of interest to you. These products and services may be provided by KVB PRIME or one of its preferred suppliers.

We offer products or services in a variety of ways, including letters, phone calls, emails, text messages or other electronic means (such as social media or targeted advertising via KVB PRIME or non-KVB PRIME websites).

In general, we will only do so after obtaining your consent, we will always provide you with a convenient way if you choose not to accept this feature, you can also contact us directly.

### **Is it Possible to Collect Personal Information Electronically?**

We will collect information from you electronically, for example through your application form for opening an online account. If you submit an online application, we will collect any information entered in the online application form. This means that if you cancel your application or log out before submitting your application,

any information you have entered will be automatically deleted.

Each time you visit the Site, we collect information about your use of the Site, which may include the following information:

- date and time of access;
- browse the webpage;
- The way the user navigates to the website and interacts with the web page (including completed and submitted applications);
- location information of the user;
- access to device information on this website; and
- IP address.

We use cookies technology when you visit this website. Cookies are pieces of information that are stored on your hard drive or in memory. They can record your visit to the website, make it easy for your next visit and give you a more meaningful experience.

One of the reasons for using cookies is to provide you with greater security. The cookies we send to the computer cannot read your hard drive, get any information from the browser or order the computer to do anything. Cookies provide your computer's identifying information to the web server only when you visit the website, and they do not recognize the user.

Most web browsers are set to accept cookies by default. You can reset your browser, reject all cookies, or alert you before accepting cookies. If you set your browser to remind you before accepting cookies, you will receive a warning message for each cookie. You can refuse to receive cookies by turning them off in your browser.

If the browser is configured to reject all cookies, you will not be able to use services that require cookies to participate on this website. Even if you don't accept cookies, you can still use some pages that only provide information for reference.



## **Access and Change of Personal Information**

Generally, if permitted by law, you can access and update your personal information during our daily office hours. If you wish to do so, please contact us.

Please contact us if your personal information changes or if you find that the information we have stored is inaccurate, incomplete or not up to date. We will take all reasonable steps to correct the information to ensure its accuracy, completeness and real-time.

There is no charge for applying for changes or for us to change your personal information. We may charge you an appropriate fee when processing your request for access to personal information. This includes locating information and providing you with reasonable costs associated with the information, etc.

KVB PRIME will process your request for access to personal information within a reasonable period (within 30 days of receiving the application). In some cases, we do not allow you to access personal information.

If we decline your access or correct your personal information, we will send you a notice explaining the reasons, except for unreasonable access or change requests.

If we refuse your request to change your personal information, you have the right to request a statement relating to your personal information stating that you disagree with the correctness of your data.

If we refuse to access or change your personal information, we will also tell you how to file a complaint against our refusal.

## **Address your Concerns and Complaints About Privacy – Your Rights**

If you are concerned about the way we process personal information or if we intend to file a complaint about our violation of the Australian Privacy Principles, please contact us. We will confirm as soon as we receive your complaint and will contact you when further information is needed to resolve the complaint.

Our goal is to resolve complaints as quickly as possible, but some complaints take longer to process. If your the complaint takes longer, we will let you know the progress and the date you will receive a reasonable response.

## **Contact Us**

Please contact us by:

Phone: 400-886-7005 Email: [support@kvbprime.com](mailto:support@kvbprime.com)

## **Change Privacy Policy**

Please note that we may change the way we handle personal information from time to time for any reason. We will update this privacy policy with changes.