



WEBSITE TERMS AND CONDITIONS CRABTREE PRIVATE WEALTH PTY LTD

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Australian Financial Services License No. 385845

Crabtree Private Wealth Pty Ltd

Website Terms & Conditions

Please read these terms and conditions carefully. By accessing this website, you agree to be bound by the terms and conditions below. The use of Us, Our or We throughout these terms and conditions refer to:

Crabtree Private Wealth Pty Ltd – ABN 47 631 499 931
87 Devereux Rd, Linden Park SA 5065

AND

NEO Financial Solutions Pty Ltd, ABN 64 141 607 098 / AFSL 385 845
Registered Office: Level 5, 432 Murray Street, Perth WA 6000

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The advice contained on this site does not take into account any persons particular objectives, needs or financial situation. Before making a decision regarding the acquisition or disposal of a Financial Product, persons should assess whether the advice is appropriate to their objectives, needs or financial situation. Persons may wish to make this assessment themselves or seek the help of an adviser. No responsibility is taken for persons acting on the information on this site. Persons doing so, do so at their own risk. Before acquiring a financial product, a person should obtain a Product Disclosure Statement (PDS) relating to that product and consider the contents of the PDS before making a decision about whether to acquire the product.

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shouldn't rely on these calculators when making decisions about a financial product, fund or strategy. Instead, you should consider getting advice from a financial adviser.

Links to Third Party Sites

Our website may contain links to external websites. Whilst such links are provided for your convenience, you should be aware that the information handling practices of the linked websites might not be the same as ours and does not constitute endorsement of material at those sites or any associated organisation product or service. These external information sources are outside our control. It is the responsibility of users to make their own decisions about the accuracy, currency, reliability and correctness of the information at those sites. By accessing information at or through this site, each user waives and releases us to the full extent permitted by law from any and all claims relating to the usage of the material made available through the website. In no event shall we be liable for any incident or consequential damages resulting from use of the material. Each website will have its own privacy policy and security standards and you should check these as we cannot confirm what standards these third-party websites may adopt.

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Provision of services within Australia

This site is designed for Australian residents only. Nothing on this website is an offer or a solicitation of an offer to acquire any products or services, by any person or entity outside of Australia.

Your privacy is important to us.

This document should be read in conjunction with Crabtree Private Wealth Pty Ltd 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

Crabtree Private Wealth Pty Ltd respects the privacy of your Personal Information. Personal Information is information about you, which includes information you have provided to Crabtree Private Wealth Pty Ltd when creating an Account with Crabtree Private Wealth Pty Ltd, 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. Crabtree Private Wealth Pty Ltd 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 Crabtree Private Wealth Pty Ltd Collects Your Personal Information

Crabtree Private Wealth Pty Ltd main purpose for collecting your Personal Information is to facilitate your use of the Services. However, Crabtree Private Wealth Pty Ltd may also use the information collected for the following:

1. to provide, maintain, protect and improve Crabtree Private Wealth Pty Ltd;
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
8. 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 Crabtree Private Wealth Pty Ltd, 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

Crabtree Private Wealth Pty Ltd will disclose your Personal Information in the following circumstances:

1. if required by law;
2. if Crabtree Private Wealth Pty Ltd 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 Crabtree Private Wealth Pty Ltd 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 Crabtree Private Wealth Pty Ltd improve and target the Services;
6. to related corporate bodies; or
7. where Crabtree Private Wealth Pty Ltd 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.

Crabtree Private Wealth Pty Ltd may disclose your Personal Information to third parties overseas who provide services to Crabtree Private Wealth Pty Ltd, including (where necessary) outsourced billing service providers. Crabtree Private Wealth Pty Ltd takes

reasonable steps to ensure that these overseas recipients do not breach the Privacy Act 1988 (Cth).

Crabtree Private Wealth Pty Ltd may share aggregated, non-personally identifiable information publicly, for example, to show trends about the general use of Crabtree Private Wealth Pty Ltd.

5. Security

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

You may also assist Crabtree Private Wealth Pty Ltd in keeping your Personal Information secure by maintaining the confidentiality of your account information and notifying Crabtree Private Wealth Pty Ltd 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, Crabtree Private Wealth Pty Ltd is not responsible. We keep track of your interaction with Third Party Websites provided on the Platform in order to improve Crabtree Private Wealth Pty Ltd and to aggregate statistics for the benefit of Crabtree Private Wealth Pty Ltd and other third party service providers.

7. Searches

When using Crabtree Private Wealth Pty Ltd search function, the search terms you enter are collected and associated with your Account. This information is retained by Crabtree Private Wealth Pty Ltd or its affiliates to allow Crabtree Private Wealth Pty Ltd 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 Crabtree Private Wealth Pty Ltd. You are able to change or update your account information at any time through the Platform.

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

If Crabtree Private Wealth Pty Ltd refuse your request, Crabtree Private Wealth Pty Ltd 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 Crabtree Private Wealth Pty Ltd 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 Crabtree Private Wealth Pty Ltd or AFSL NEO Financial Services at the following email address compliance@neofs.com.au

10. Amendments

Crabtree Private Wealth Pty Ltd in conjunction with AFSL NEO Financial Services may amend this Website Privacy Policy from time to time. If Crabtree Private Wealth Pty Ltd in conjunction with AFSL NEO Financial 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 Crabtree Private Wealth Pty Ltd Privacy Policy. You further agree that your continued use of the Platform is acceptance of Crabtree Private Wealth Pty Ltd amendments to the Privacy Policy.