

Privacy policy

This is the privacy policy of The Patient Investor Pty Ltd ABN 74 617 477 700 (hereinafter referred to as “we”, “our” or “us”).

Overview

This Privacy Policy describes how we collect, hold, use and disclose personal information consistent with the Privacy Act 1988 and the Australian Privacy Principles found in that Act.

This Privacy Policy also explains how we process ‘personal data’ about people in the European Union (EU), as required under the General Data Protection Regulation (GDPR).

This Privacy Policy is also notification to individuals of the matters required to be notified by the Australian Privacy Principles and the GDPR.

We will review this policy regularly, and we may update it from time to time to ensure we are complying with any legislative changes.

We collect, hold, use and disclose personal information to carry out our activities. We are committed to protecting the privacy of the personal information we collect and receive.

Our Associates

We are an Authorised Representative (no. 1256439) of MoneySherpa Pty Limited which holds Australian Financial Services Licence No. 451289 and manage investments on the Netwealth Investments Limited platform, AFS Licence No. 230975, RSE Licence No. L0000192 (hereinafter collectively referred to as “our associates”).

Collection of Personal Information

The kinds of information we collect will depend on which of our products or services are used and how you use the facilities offered on our website (www.thepatientinvestor.com).

The kinds of personal information that we collect and hold may include:

- Name
- Gender
- Date of birth
- Contact details (for example, e-mail, physical and postal address and telephone number/s)
- Subscription details
- Financial information (bank and credit account details) – for payment purposes

If you request personal advice, we may also collect and hold:

- Details of your marital status and dependants
- Details of your investments
- Details of your insurance policies
- Your personal preferences regarding financial investments
- Other personal information relevant to your tax and financial position

We generally collect personal information directly from you and, in particular, from paper and electronic registration forms that you complete and provide to us.

If you do not provide us with your personal information, we may not be able to provide you with subscription benefits or services.

We use social networking services such as Facebook, LinkedIn, Twitter and Instagram to communicate with the public about our activities. We may collect your personal information when you communicate with us by using these social networking services, and the social networking services will also handle your personal information for their own services. These social networking sites have their own privacy policies.

Use and disclosure of information

We will not use your personal information for any purpose that you would not reasonably expect us to use it for. If we need to use your personal information for a purpose other than one that we believe you would reasonably expect we will seek your specific consent.

The purposes for which we use personal information include:

- to provide personal financial advice;
- to provide membership subscriptions; and
- to undertake marketing activities directed to clients or prospective clients.

We will not generally disclose personal information to outside parties, other than for a purpose directly related to our activities as investment advisers and provision or improvement of our investment or subscription services.

In order to deliver our services to you, we occasionally need to disclose personal information to our agents, contractors or third party service

providers, such as providers of administrative, telecommunications, information technology/computer or other services. These service providers support the operation of our business and are under contract to us to keep personal information confidential and secure.

We do not provide or sell any personal information to other parties for commercial purposes.

Your personal information may be disclosed to other parties where you have agreed or it is required or authorised under an Australian law or by court/tribunal orders.

We may need to disclose your personal information to our associates in order for you to access their services or intellectual property. We will only disclose the minimum information required for this purpose. Our contractual agreements with our associates include requirements that these organisations deal with such personal information in accordance with applicable Australian Privacy Principles and the GDPR.

Requirements for communicating consent differ in some non-Australian jurisdictions in which we have clients and dealings, including under the GDPR. We are committed to complying with all laws which are applicable to its activities.

Security

We maintain strict standards and security procedures to prevent misuse, interference and loss, unauthorised access, modification or disclosure.

If you are a client or subscriber, personal information received by us is held electronically on our information technology systems. To access your membership account via our website (www.thepatientinvestor.com), you will need to use a log-in name and secure password. This restriction of access ensures that, other than our authorised employees and contractors, your personal information is only available to you. You should not disclose your secure password to anyone.

Your information may only be accessed by our authorised employees and contractors who require access in connection with the purposes described in this Policy.

Following the lapse of your membership, your information is retained in case of a requirement for restoration of membership or provision of a membership history is required or authorised by law or a court/tribunal order.

Information collected by us from prospective clients or subscribers will be destroyed within 3 years from collection should you not become a client or subscribe within that period.

Website policy

Internet transmission of information

Encryption technology is used to ensure that information is protected when being transmitted over the Internet. We cannot ensure the security of any information transmitted over the Internet and individuals send personal information at their own risk. However, once we receive a transmission, we take reasonable steps to ensure that personal information is secure on our systems and those of our agents and protected from loss, misuse and unauthorised access.

Cookies

We use "cookies" to enhance functionality and to keep track of visits to our website.

A cookie is a small data file that contains information about your visit to a website. Your computer provides this information during your first visit to a web server. The server records this information in a text file and stores this file on your hard drive. When you visit the same website again, the server looks for the cookie and structures itself based on the information provided. A cookie only identifies your computer to a web server when you visit the site.

If you visit our website to browse or download information, our web server will record the date and time of your visit to our site, the pages viewed and the information downloaded. We generally use this information for statistical purposes.

Most web browsers are initially set up to accept cookies. You can reset your browser to refuse all cookies or to warn you before accepting cookies. If you have set your browser to warn you before accepting cookies, you will receive the warning message with each cookie. You can refuse cookies by turning them off in your browser.

If your browser is configured to reject all cookies, you will be unable to use services on the website that require cookies in order to participate. You may still be able to use some information-only pages if you do not accept cookies.

Links to other sites

Our website contains links to other websites and this policy does not apply to these linked websites. We encourage you to read the privacy policy of every website you visit.

Access to information

In order to provide you with services and benefits, we rely on the accuracy of personal information that you provide. You should promptly notify us if there are any changes to your personal information. You can do this by logging on to your membership account on our website, or by contacting our office.

You can request access to personal information that we hold about you, and you can request that we correct that personal information. We will give you access to your personal information, and will take reasonable steps to correct it if we consider that it is incorrect, unless there is a law that allows or requires us not to.

If we refuse to give you access to your personal information, or to correct it, we will notify you in writing and will provide reasons.

If you would like to access or correct your personal information, contact our Privacy Officer (details are below).

Exercising your other rights

You have a number of other rights in relation to the personal data that we hold about you. You have the right to:

- Opt-out of direct marketing, and profiling for marketing
- Opt-out of processing for research/statistical purposes, or processing on the grounds of 'public interest' or 'legitimate interest'
- Erasure
- Data portability, and
- Temporary restriction of processing

To seek to exercise any of those rights, please contact our Privacy Officer.

To contact our Privacy Officer

If you have an enquiry or a complaint about the way we handle your personal information, or to seek to exercise your privacy rights in relation to the personal information we hold about you, you may contact our Privacy Officer as follows:

Title The Privacy Officer, The Patient Investor Pty Ltd
Email privacy@thepatientinvestor.com
Mail PO Box 5182, GCMC, Bundall, QLD 4217, Australia

For the purposes of the GDPR, our Privacy Officer is also our Data Protection Officer (DPO). We will endeavour to resolve complaints quickly and informally, if you wish to proceed to a formal privacy complaint, we request that you make your complaint in writing to our Privacy Officer, by mail or email as above. We will acknowledge your formal complaint within 10 working days.

Changes to this Policy

This Privacy Policy was last updated on 11 July 2018.

We may amend this Privacy Policy from time to time. The current version will be posted on our website and a copy may be obtained free of charge from our Privacy Officer.