

Dover Privacy Policy

This Privacy Policy sets out the information handling policies of Dover Financial Advisers Pty Ltd (Dover) and its advisers as at 30 July 2015. Dover recognizes the importance of privacy and we are committed to ensuring the privacy of your information. This policy explains the steps taken to comply with the Privacy Act and the Australian Privacy Principles

Information collection

We will only collect information that is reasonably necessary. We will notify you if we intend to collect information and will only collect information with your consent. The information we hold depends on the type of product or service we provide to you. It may include:

- name, address and contact details;
- date of birth, age and your intended plans for retirement;
- financial goals, needs, objectives and circumstances;
- details of your dependents and beneficiaries;
- financial information (for the purpose of preparing a statement of advice);
- information regarding your health (for some types of insurances);
- your tax file number (where you have given it to us);
- insurance claim information;
- identification documentation (which, in some cases, we are required to collect by law); and
- the products and services we provide, or have provided, to you.

We do not collect sensitive information unless required by applicable law or rules, or you have consented to it.

Sensitive information includes information relating to race, political or religious beliefs, sexual preferences, criminal convictions; membership of professional or trade associations or unions and health information.

Use of your Personal Information

We use the personal informations to assess your personal and financial circumstances and your risk tolerance so we can provide services to you.

Disclosure of Personal Information

We may disclose personal information to other organizations to assist us to implement and administer your investments, and provide you with certain products and services. We only use and disclose personal information about you for the purpose for which it was disclosed to us and for related purposes which are reasonably necessary. For example, we may from time to time use your personal information to inform you of investment opportunities or to provide information about product and services that may be of interest to you. However, we do respect your right to ask us not to do this so please let us know if you do not want us to provide you with this additional information. We do not sell personal information to other organizations to allow them to do this. We may disclose your personal information to overseas entities if it is reasonably necessary for the provision of financial products and services. Your personal information may be disclosed to staff of our group's Vietnam Office in Ho Chi Minh City to provide services to you. By law, in some circumstances, we may be required to disclose your personal information to third parties without your

authorization such as to government authorities and law enforcement bodies in Australia and overseas.

Quality of Personal Information

It is in our interests to ensure that the personal information that we have about you is accurate, complete and up-to-date. To assist us with this, please advise us if you believe that any of the information that we have about you is not accurate, complete or up-to-date and all reasonable efforts will be made to correct your information.

Personal Information Security

We are committed to keeping your information secure. We use all reasonable steps to protect the information from misuse and loss, and from unauthorized access, modification and disclosure. Where the information is no longer required, we will delete it or permanently de-identify it.

Anonymity and pseudonymity

Where practical and within the law, you will be given an option to not identify yourself or use a pseudonym.

Access to Personal Information and Correction

Under the Australian Privacy Principles you have a right to access the information except as set out below. If you wish to access the information, please contact your adviser and they will make arrangements for you. In some circumstances, we may refuse to you access to

your information. Those circumstances are set out in the Australian Privacy Principles and include situations where we are required to do so at law or access is likely to prejudice an enforcement body in relation to unlawful activity or seriously improper conduct. If we are entitled, under the Australian Privacy Principles, to refuse to give you access to your personal information, we will tell you and provide reasons for our decision. If you establish that your personal information is not accurate, complete or up-to-date, we will take reasonable steps to correct that information in accordance with the Australian Privacy Principles.

Contact us about Privacy

If you would like further information about how we handle your privacy or if you would like to make a complaint about how we handled your personal information please contact us.