



Privacy Policy

Our Privacy Commitment

Bayswater Financial Pty Ltd (Bayswater) considers the privacy and security of your information an important component of the services offered at its website, www.BayswaterFinancial.com.au (the Site). The following information explains how Bayswater collects and uses information obtained from users in connection with services available at the Site (taken together, the Service).

Information Collected

At your election, you may request additional information about Bayswater. When you do so, you may need to submit certain information or data to Bayswater, for example, your contact information (collectively, User Data).

Bayswater will not edit, delete or disclose the contents of your data in connection with the Service unless (1) reasonably necessary to perform the Service, (2) authorized by you, (3) otherwise permitted under the Privacy Policy or (4) Bayswater is required to do so by law or regulation, or in the good faith belief that such action is necessary to (i) conform or comply with applicable laws, regulations or legal process, (ii) protect or defend the rights or property of Bayswater or any other user or (iii) enforce these Terms of Use. Bayswater may terminate your access to all or any part of the Service at any time, with or without cause, with or without notice, effective immediately.

Bayswater collects personal information in a variety of ways. It is Bayswater's usual practice to collect personal information directly from you, or from your authorised representative, or from your assigned adviser, for example when: (a) you enquire about or seek a quotation for a product or service offered by or through Bayswater, (b) you apply for or purchase a product offered by an Bayswater business and or participating provider, (c) you contact us by telephone, email or online, (d) you visit our website (e) we supply any other products or services to you, or (f) you enter into any trade promotions, competitions, specials or other offer with Bayswater or its direct partners.

If you provide us with personal information about another person (such as a family member and health insurance than can cover more than one person), you must obtain that person's permission to give us the information and inform them of this policy.

Data

When you visit the Site, web servers collect "traffic data" (such as, for example, time and date, the address of the website from which you entered the Site) about your visit, which is stored as anonymous, aggregate data. Collecting such data may entail the use of IP addresses or other numeric codes used to identify a computer.

Personal Data is any information or an opinion, in any form and whether true or not, about an identified individual or an individual who is reasonably identifiable. Examples include an individual's name, address, contact number and email address. Sensitive Data is a special category of Personal Data. The types of Sensitive Data Bayswater collects and holds will depend on the circumstances of collection, where to provide some of Bayswater's services we may be required to collect and hold Sensitive Data. Sensitive Data includes health and medical information and information about a person's race, ethnic region, lifestyle, political opinions, membership of political, professional or trade association, religious or philosophical beliefs, sexual preferences and criminal history.

Communications

Bayswater may monitor and record calls that you make to us in certain circumstances. For example, calls to our contact centre are monitored and recorded for training and customer service purposes and to meet our regulatory obligations.

If you are a customer or a potential customer, from time to time we may contact you with information about products and services offered by Bayswater and our business partners, which we think may be of interest to you. When we contact you it may be by mail, telephone, email, SMS or social media. You can let us know at any time if you do not want to be contacted for marketing purposes. In some circumstances we may need to contact you to obtain additional information, or to verify or to clarify your request.

Cookies

IP Addresses and Cookies Bayswater may use your IP address to help diagnose problems with its server, and to administer the Site. Your IP address is used to help identify you and to gather broad demographic information. IP addresses are also used to provide an audit trail in the case of any attempted illegal or unauthorized use of the Site. "Cookies" are pieces of information that a website transfers to your computer's hard disk for record-keeping purposes. Cookies in and of themselves do not personally identify users, although they do identify a user's computer. You may be able to set your web browser to refuse cookies.

Use of Information

Bayswater uses User Data to respond to your inquiries for additional information, provide services and products to you and to meet our regulatory and legal obligations.

Bayswater uses Traffic Data to help diagnose problems with its server, analyse trends and administer the Site. Your IP address is not linked to personally identifiable information, but is used to gather broad demographic data and to monitor statistics to improve the Site and Service.

Bayswater uses Personal Data and Sensitive Data to provide the services to you. At times this information is essential to provide the services you have requested Bayswater to provide to you. To fulfil these services to you, Bayswater may disclose this information to third parties upon your request for Bayswater's services.

Sharing of Information

Currently, Bayswater will not share personally identifiable information with any third party for commercial purposes. Bayswater may, however, disclose personally identifiable data if (1) reasonably necessary to perform the Service, (2) authorised by you, or as necessary to provide quotes, products and services to you, (3) otherwise permitted under this Privacy Policy or (4)

Bayswater is required to do so by law or regulation, or in the good faith belief that such action is necessary to (i) conform or comply with applicable laws, regulations or legal process, (ii) protect or defend the rights or property of Bayswater or any other user or (iii) enforce the Terms of Use. In all circumstances where your personal information is disclosed, we will take all steps reasonable to ensure that these third parties undertake to protect your privacy.

TERMS OF USE

Bayswater may transfer personally identifiable information to any successor to all or substantially all of its business or assets that concern the Service.

Security

Information collected by Bayswater is stored in secure operating environments that are not made generally available to the public. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, Bayswater cannot ensure the security of any information you provide, and you do so at your own risk. Once Bayswater receives your transmission, it will make reasonable efforts to ensure its security on its systems.

Third Party Sites

The Site may permit you to link to other websites on the Internet, and other websites may contain links to the Site. These other websites are not under Bayswater's control. The privacy and security practices of websites linked to or from the Site are not covered by this Privacy Policy, and Bayswater is not responsible for the privacy or security practices or the content of such websites.

Opt-Out

If you change your mind about Bayswater's use of User Data volunteered by you, you may send an email to info@BayswaterFinancial.com.au with your electronic mail address.

Changes

Bayswater reserves the right, at its sole discretion, to modify or replace any of these Terms of Use at any time. It is your responsibility to check the Terms of Use periodically for changes. Your continued use of the Site following the posting of any changes to the Terms of Use constitutes acceptance of those changes.

Contact

If you have any questions regarding this Privacy Policy or your dealings at this Site, please contact info@BayswaterFinancial.com.au.

Acceptance of Terms

The following terms and conditions govern all use of the www.BayswaterFinancial.com.au website (the Site). 3 The Site is offered subject to acceptance without modification of any of the terms and conditions contained herein or all other operating rules, policies and procedures that may be published from time to time on this Site by Bayswater Financial(Bayswater) (collectively, the Terms of Use). if you do not agree to all of these Terms of Use, then do not access or use the site. by viewing the site, you agree to be bound by all of these terms of use

Rules and Conduct

As a condition of use, you promise not to use the Site for any purpose that is unlawful or prohibited by these Terms of Use, or any other purpose not reasonably intended by Bayswater. You agree to abide by all applicable local, state, national and international laws and regulations.

Third Party Sites

The Site may permit you to link to other websites on the Internet, and other websites may contain links to the Site. These other websites are not under Bayswater control, and you acknowledge that Bayswater is not responsible for the accuracy, legality, appropriateness or any other aspect of the content or function of such websites. The inclusion of any such link does not imply endorsement by Bayswater or any association with its operators.

Proprietary Rights

You agree that all content and materials delivered via the Site and the Service or otherwise made available by Bayswater at the Site are protected by copyrights, trademarks, service marks, patents, trade secrets or other proprietary rights and laws. Except

as expressly authorized by Bayswater in writing, you agree not to sell, license, rent, modify, distribute, copy, reproduce, transmit, publicly display, publicly perform, publish, adapt, edit or create derivative works from such materials or content. However, you may print or download a reasonable number of copies of the materials or content at this Site for your personal purposes; provided, that you retain all copyright and other proprietary notices contained therein.

No Warranties

The Site and all materials, information, software, products and services included in or available through the Site (the content) are provided "as is" and "as available". The Site, service and content are provided without warranty of any kind, express or implied, including, but not limited to, the implied warranties of title, non-infringement, merchantability and fitness for a particular purpose, and any warranties implied by any course of performance or usage of trade, all of which are expressly disclaimed. Bayswater, and its affiliates, licensors and suppliers do not warrant that: (1) the content is timely, accurate, complete, reliable or correct; (2) the site will be secure or available at any particular time or location; (3) any defects or errors will be corrected; (4) the content is free of viruses or other harmful components; or (5) the results of using the site or service will meet your requirements. Your use of the Site and/or Service is solely at your own risk. 4

Limitation of Liability

In no event shall Bayswater (or its affiliates, licensors and suppliers) be liable concerning the subject matter of these Terms of Use, regardless of the form of any claim or action (whether in contract, negligence, strict liability or otherwise), for any (1) matter beyond its reasonable control, (2) loss or inaccuracy of data, loss or interruption of use, or cost of procuring substitute technology, goods or services, or (3) direct or indirect, punitive, incidental, reliance, special, exemplary or consequential damages including, but not limited to, loss of business, revenues, profits or goodwill, even if Bayswater has been advised of the possibility of such damages. These limitations are independent from all other provisions of this agreement and shall apply notwithstanding the failure of any remedy provided herein.

Miscellaneous

These Terms of Use shall be governed by and construed in accordance with the laws of the Federal Laws of Australia, excluding its conflicts of law rules. If any provision of the Terms of Use is found to be unenforceable or invalid, that provision will be limited or eliminated to the minimum extent necessary so that the Terms of Use will otherwise remain in full force and effect and enforceable. Bayswater may assign, transfer or delegate any of its rights and obligations hereunder without consent. All waivers and modifications must be in a writing signed by Bayswater, except as otherwise provided herein. No agency, partnership, joint venture, or employment relationship is created as a result of these Terms of Use, and neither party has any authority of any kind to bind the other in any respect.

Copyright and Trademark Notices

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Contact

You may contact Bayswater at info@BayswaterFinancial.com.au

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