

Privacy Policy - Ryssal Three Pty Ltd

This statement sets out the policy of Ryssal Three Pty Ltd ACN 006 196 685 ("Ryssal Three") for the collection, storage, maintenance, access and use of personal information, as contemplated in the Federal Privacy Act 1988. The policy applies to all divisions and organisations in Ryssal Three.

General information about privacy and the operation of the Privacy Act 1988 can be found at the Australian Federal Privacy Commissioner's website at www.privacy.org.au.

Compliance with the Privacy Act

Ryssal Three is committed to complying with the Privacy Act 1988 and the National Privacy Principles introduced on 21 December 2001 by the Privacy Amendment (Private Sector) Act 2000. The National Privacy Principles are a regulative guide on the management of personal information in the private sector. The Principles have been formulated to protect information confidentiality and the privacy of individuals.

To enable Ryssal Three to deliver the best possible service to its clients, customers and investors, hereinafter referred to as "customers", it is necessary for Ryssal Three to collect personal information (i.e. information or an opinion that can identify a person) about existing and potential customers. The type of personal information that is collected will be determined by the nature of the relationship between Ryssal Three and its potential or actual customers.

Collection of Personal Information

At the time personal information is collected, Ryssal Three will take reasonable steps to inform its customers about the purpose for which the information is collected, customer rights to access the information and other matters contemplated in the National Privacy Principles.

Should Ryssal Three seek to disclose information to another organisation, then reasonable steps will be taken to ensure the customer is aware of the organisation or the type of organisation to receive the information.

Generally, Ryssal Three will only collect personal information from its customers unless it is not reasonable or practical or the customer consents to the information being collected from a third party.

Ryssal Three will not actively seek to collect sensitive information (e.g. customer health information, ethnic origin, religious preference). If Ryssal Three does need to seek sensitive information, it will do in accordance with the National Privacy Principles.

What type of Personal Information does Ryssal Three Collect?

Generally, Ryssal Three will collect the following information:

- Individual and Company data including, entity name, postal and email address, contact numbers;
- Profile of existing and potential purchasers of property and investors;

- In relation to financial products issued by Ryssal Three, bank account details and tax file number details; and
- Information in relation to other people who come into contact with Ryssal Three.

This is not an exhaustive list as Ryssal Three may be required to collect further information in fulfilment of its service to customers.

Ryssal Three may collect personal information by way of electronic and hard copy enquiry forms and questionnaires, exhibition attendance, inbound and outbound telemarketing campaigns.

Use and Disclosure of Personal Information

Ryssal Three is committed not to use or disclose personal information that it has collected, other than in the manner contemplated within the National Privacy Principles. In particular, Ryssal Three's policy is not to use or disclose personal information other than for the purpose for which it was collected or any reasonable secondary purpose. It is Ryssal Three's policy to obtain its customers' consent before it uses information for a purpose or in a manner different to the purpose for which it was originally collected.

Depending on the circumstances, Ryssal Three may be under a legal obligation to disclose personal information to third parties, such as a law enforcement agency. Ryssal Three will endeavour to disclose this information in accordance with the National Privacy Principles.

Ryssal Three's Marketing Activities

It is important for Ryssal Three to maintain contact with its customers and potential customers. That contact may involve the sending of advertising material through the post or by email to existing and potential customers. In these circumstances, it is Ryssal Three's policy to comply with the stated purpose for which personal information was collected. Ryssal Three's existing and potential customers will always have the opportunity to decline to receive further marketing material. If Ryssal Three receives such a request Ryssal Three will update its records appropriately, within a reasonable time.

Distribution of Information

Ryssal Three employs a number of contractors and service providers in the course of its business activities. It is sometimes necessary for Ryssal Three to give its contractors and service providers access to personal information held about its customers in order to complete the service. In these circumstances, it is Ryssal Three's policy to require the contractors or service providers who receive from Ryssal Three personal information about customers to comply with Ryssal Three's privacy policy, which includes compliance with the National Privacy Principles.

Organisations or individuals outside Ryssal Three are required to respect customers' rights to privacy and also to use the information in accordance with Ryssal Three' purposes and directions.

It is Ryssal Three's policy not to sell personal information about existing or potential customers to any organisation.

Security of Personal Information

Ryssal Three will take reasonable steps to protect personal information that it collects from misuse, loss, unauthorised access, modification or disclosure. Secure Servers are used to store customer information which is protected in secure environments by passwords and security access IDs. Ryssal Three's employees are required to maintain the confidentiality of any personal information collected.

Ryssal Three will take reasonable steps to destroy or permanently re-identify personal information if it is no longer needed for any purpose for which the information may be used or disclosed.

Access to and Changing Personal Information

Ryssal Three will, if requested to do so, give existing and potential customers copies of the personal information that Ryssal Three holds about them. Before such information is released, Ryssal Three will require reasonable proof of identity from the enquiring person. Any requests for copies of personal information should be in writing and directed to Ryssal Three's Privacy Officer

If access to information is to be denied (e.g. if required by law), Ryssal Three will do so in accordance with the National Privacy Principles and also provide reasons for the denial.

If any existing or potential customer wishes to add, update or correct personal information held by Ryssal Three about them, Ryssal Three will do so on receipt of a written request addressed to Ryssal Three' Privacy Officer. This is in keeping with Ryssal Three's policy to maintain accurate records.

Internet

No data transmission over the Internet can be guaranteed secure. As a result, while Ryssal Three endeavours to protect your personal information, it cannot guarantee the security of any personal information you transmit over the Internet or when you access our web sites.

What are Your Rights?

Wherever it is lawful and practicable, customers have the option of not disclosing personal information which may be requested or identifying themselves when entering transactions with Ryssal Three. However, without that information, Ryssal Three may not be able to fulfil customer requests or provide an appropriate level of service.

Customers also have the right to obtain a copy of any personal information relating to them held by Ryssal Three. There are exceptions to this right in prescribed circumstances.

Amendments to Ryssal Three Property Group's Privacy Policy

This policy may be updated and amended from time to time, at Ryssal Three's discretion.

Contacting Ryssal Three Property Group's Privacy Officer

All communications relating to privacy should be addressed to Ryssal Three's Privacy Officer:

Mr Nick Parthimos
Privacy Officer
Ryssal Three Property Group Pty Ltd
280 William Street
Melbourne, Victoria, Australia 3000

Email: nick@stamoulispropertygroup.com.au

Facsimile: 03 8615 9099

Telephone: 03 8615 9000

Customers are encouraged to contact Ryssal Three should any concerns in relation to their privacy arise.