

# Privacy Policy

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**Fehily Advisory Pty Ltd**

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This document governs the privacy policy of our website [www.fehilyadvisory.com.au](http://www.fehilyadvisory.com.au).

Our privacy policy tells you what Personally Identifiable Information (PII) and Nonpersonal Information (NPI) we may collect from you, how we collect it, how we protect it, how we may share it, how you can access and change it, and how you can limit our sharing of it. Our privacy policy also explains certain legal rights that you have with respect to your PII. Any capitalized terms not defined herein will have the same meaning as where they are defined elsewhere on our website.

## **Definitions**

‘Nonpersonal Information’ (NPI) is information that is in no way personally identifiable. Some NPI is obtained automatically when you access our website with a web browser. ‘Personally Identifiable Information’ (PII) is information that is personally identifiable to you and obtained for us to provide you with a product or service. PII may include information such as your name, email address, physical address, phone number, credit card information, and other information you provide to us.

## **Topics Covered in Our Privacy Policy**

- Information We Collect
- Our Use of Cookies
- How Your Information Is Used
- Retaining and Destroying Your PII
- Updating, Requesting, and Deleting Your PII
- Filing a Complaint With Authorities
- Revoking Your Consent and Opting Out of Sharing Your Information
- Objecting to Processing Your PII
- Protecting the Privacy Rights of Third Parties
- Do Not Track Settings
- Links to Other Websites
- Protecting Children’s Privacy
- Our Email Policy
- Our Security Policy
- Use of Your Credit Card
- International Data Transfers
- Changes to Our Privacy Policy

## **Information We Collect**

Generally, you control the amount and type of information that you provide to us when using our website. We require that you provide us with certain information so that we can provide you with services and products. If you do not provide us with enough information, we may not be able to

process your order. If you register as a user or member to use our website, you must provide PII for us to provide you with various features and functionality in terms of our website. We collect your PII in the following ways:

### **Automatic Information**

We automatically receive information from your web browser or mobile device. This information includes the name of the website from which you entered our website, if any, as well as the name of the website you'll visit when you leave our website. This information also includes the IP address of your computer/the proxy server you use to access the Internet, your Internet service provider's name, your web browser type, the type of mobile device, and your computer operating system. We use all this information to analyze trends among our users to help improve our website.

### ***When Entering and Using Our Website***

When you enter and use our website and agree to accept cookies, some of these cookies may contain your PII.

### **At User and Member Registration**

When you register as a user or member, we collect your name, email address, and other information listed.

### ***When Buying Products or Services***

If you buy products or services from us, we collect your name, email address, physical address, credit card information, phone number, and other information listed.

### **Online Forms**

Our website may use online forms. The information you enter into these online forms may contain PII.

### ***Collecting Your Location Information***

When you use our services, we may collect and process information about your actual physical location. We use several technologies, like GPS and IP tracking, to determine your location. These technologies may also provide us with information about nearby cell towers, Wi-Fi access points, and other devices.

### ***Our Use of Cookies***

Our website uses cookies. A cookie is a small piece of data or a text file that is downloaded to your computer or mobile device when you access certain websites. Cookies may contain text that can be read by the web server that delivered the cookie to you. The text contained in the cookie generally consists of a sequence of letters and numbers that uniquely identify your computer or mobile device; it may contain other information as well.

***By agreeing to accept our use of cookies, you are giving us permission to place some or all of the cookies described below on your device.***

### ***Strictly Necessary Cookies***

These cookies are necessary for proper functioning of the website, such as displaying content, logging in, validating your session, responding to your request for services, and other functions. Most web browsers can be set to disable the use of cookies. However, if you disable these cookies, you may not be able to access features on our website correctly or at all.

## ***Performance Cookies***

These cookies collect information about the use of the website, such as pages visited, traffic sources, users' interests, content management, and other website measurements.

## ***Functional Cookies***

These cookies enable the website to remember a user's choices – such as their language, user name, and other personal choices – while using the website. They can also be used to deliver services, such as letting a user make a blog post, listen to audio, or watch videos on the website.

## ***Media Cookies***

These cookies can be used to improve a website's performance and provide special features and content. They can be placed by third parties who provide services to us or by our company.

## ***Advertising or Targeting Cookies***

These cookies are usually placed and used by advertising companies to develop a profile of your browsing interests and serve advertisements on other websites that are related to your interests. You will see less advertising if you disable these cookies.

## ***Session Cookies***

These cookies allow websites to link the actions of a user during a browser session. They may be used for a variety of purposes, such as remembering what a user has put in their shopping cart as they browse a website. Session cookies also permit users to be recognized as they navigate a website so that any item or page changes they make are remembered from page to page. Session cookies expire after a browser session; thus, they are not stored long term.

## ***Persistent Cookies***

These cookies are stored on a user's device in between browser sessions, which allows the user's preferences or actions across a site (or, in some cases, across different sites) to be remembered. Persistent cookies may be used for a variety of purposes, including remembering users' choices and preferences when using a website or to target advertising to them.

## ***We may also use cookies for:***

- Identifying the areas of our website that you have visited
- Personalizing content you see on our website
- Our website analytics
- Remarketing our products or services to you
- Remembering your preferences, settings, and login details
- Targeted advertising and serving ads relevant to your interests
- Affiliate marketing
- Allowing you to post comments
- Allowing you to share content with social networks

Most web browsers can be set to disable the use of cookies. However, if you disable cookies, you may not be able to access features on our website correctly or at all.

## ***Web Beacons***

We may also use a technology called web beacons to collect general information about your use of our website and your use of special promotions or newsletters. The information we collect by web beacons allows us to statistically monitor the number of people who open our emails. Web beacons also help us understand the behavior of our customers and visitors.

### ***Facebook Remarketing***

Our website uses Facebook's remarketing advertising service. With remarketing, you may see ads for our products which you have previously looked at when you use Facebook. For this to happen Facebook uses a Custom Audience Pixel that is activated when a visitor lands on a webpage and a unique "cookie" is placed in their browser. To opt out of Facebook remarketing visit:

<https://www.facebook.com/help/568137493302217>

### **How Your Information Is Used**

We use the information we receive from you to:

- Provide our products and services
- Personalize and customize our content
- Make improvements to our website
- Contact you with updates to our website
- Resolve problems and disputes
- Contact you with marketing and advertising that we believe may be of interest to you

### **Communications and Emails**

When we communicate with you about our website, we will use the email address you provided when you registered as a member or user. We may also send you emails with promotional information about our website or offers from us or our affiliates unless you have opted out of receiving such information. You can change your contact preferences at any time through your account or by sending us an email with your request to: [ken@fehilyadvisory.com.au](mailto:ken@fehilyadvisory.com.au).

### ***Sharing Information With Affiliates and Other Third Parties***

We do not sell, rent, or otherwise provide your PII to third parties for marketing purposes. However, for data aggregation purposes we may use your nonpersonal information (NPI), which might be sold to other parties at our discretion. Any such data aggregation would not contain any of your PII. We may provide your PII to third-party service providers we hire to provide services to us. These third-party service providers include but are not limited to: payment processors, web analytics companies (like Google Analytics), call centers, data management services, help desk providers, shopping cart and email service providers, and shipping and mailing companies.

### **Legally Required Releases of Information**

We may be legally required to disclose your PII if such disclosure is (a) required by subpoena, law, or other legal process; (b) necessary to assist law enforcement officials or government enforcement agencies; (c) necessary to investigate violations of or otherwise enforce our Legal Terms; (d) necessary to protect us from legal action or claims from third parties, including you and/or other users or members; or (e) necessary to protect the legal rights, personal/real property, or personal safety of our company, users, employees, and affiliates.

### **Disclosures to Successors**

If our business is sold or merges in whole or in part with another business that would become responsible for providing the website to you, we retain the right to transfer your PII to the new business. The new business would retain the right to use your PII according to the terms of this privacy policy as well as to any changes to this privacy policy as instituted by the new business.

We also retain the right to transfer your PII if our company files for bankruptcy and some or all of our assets are sold to another individual or business.

### **Community Discussion Boards**

Our website may offer the ability for users to communicate with each other through online community discussion boards. We do not filter or monitor what is posted on such discussion boards. If you choose to post on these discussion boards, you should use care when exposing any PII, as such information is not protected by our privacy policy nor are we liable if you choose to disclose your PII through such postings.

### **Retaining and Destroying Your (PII)**

We retain information that we collect from you (including your PII) only for as long as we need it for legal, business, or tax purposes. Your information may be retained in electronic form, paper form, or a combination of both. When your information is no longer needed, we will destroy, delete, or erase it.

### **Updating, Requesting and Deleting Your (PII)**

You can update your PII using services found on our website. If no such services exist, you can contact us using the contact information found at the top of this policy and we will help you. You have the right to request and access the type of PII we have collected from you that is stored in electronic or paper format by our company. You also have the right to request that we delete any PII we have about you. If you want access to your PII, are requesting to know what PII we have collected about you, or are requesting that we delete your PII, send us an email with your request to: [ken@fehilyadvisory.com.au](mailto:ken@fehilyadvisory.com.au) or contact us using our contact information at the top of this website and we will help you. However, we may keep your PII as needed to enforce our agreements and to comply with any legal obligations.

### **Filing a Complaint With Authorities**

You have the right to file a complaint with supervisory authorities if your information has not been processed in compliance with the General Data Protection Regulation. If the supervisory authorities fail to address your complaint properly, you have the right to a judicial remedy.

### **Revoking Your Consent and Opting Out of Sharing Your Information**

You have the right to revoke your consent for us to use your PII at any time. You can always opt out of future unaffiliated third-party disclosures of your information. Such an optout will not affect disclosures otherwise permitted by law including but not limited to: (i) disclosures to affiliates, (ii) disclosures to third-party service providers that provide certain services for our business, such as credit card processing, computer system services, shipping, data management, or promotional services, (iii) disclosures to third parties as necessary to fulfill your requests, (iv) disclosures to governmental agencies or law enforcement departments, or as otherwise required to be made under applicable law, (v) previously completed disclosures to third parties, or (vi) disclosures to third parties in connection with subsequent contests or promotions you may choose to enter, or third-party offers you may choose to accept. If you want to opt out of unaffiliated third-party disclosures or

revoke your consent for us to use your PII, send us an email with your request to: ken@fehilyadvisory.com.au.

### **Objecting to Processing Your PII**

You have the right to object to the processing of your PII.

### **Protecting the Privacy Rights of Third Parties**

If any postings you make on our website contain information about third parties, you must make sure you have permission to include that information in your posting. While we are not legally liable for the actions of our users, we will remove any postings about which we are notified, if such postings violate the privacy rights of others.

### **Do Not Track Settings**

Some web browsers have settings that enable you to request that our website not track your movement within our website. Our website does not obey such settings when transmitted to and detected by our website. You can turn off tracking features and other security settings in your browser by referring to your browser's user manual.

### **Links to Other Websites**

Our website may contain links to other websites. These websites are not under our control and are not subject to our privacy policy. These websites will likely have their own privacy policies. We have no responsibility for these websites and we provide links to these websites solely for your convenience. You acknowledge that your use of and access to these websites are solely at your risk. It is your responsibility to check the privacy policies of these websites to see how they treat your PII.

### **Protecting Children's Privacy**

Even though our website is not designed for use by anyone under the age of 13 (child), we realize that a child under the age of 13 may attempt to access our website. We do not knowingly collect PII from children under the age of 13. If you are a parent or guardian and believe that your child is using our website, please contact us. Before we remove any information, we may ask for proof of identification to prevent malicious removal of account information. If we discover that a child is accessing our website, we will delete his/her information within a reasonable period of time. You acknowledge that we do not verify the age of our users nor do we have any liability to do so.

### **Our Email Policy**

You can always opt out of receiving further email correspondence from us or our affiliates. We will not sell, rent, or trade your email address to any unaffiliated third party without your permission except in the sale or transfer of our business.

### **Our Security Policy**

We have built our website using industry-standard encryption and authentication tools to protect the security of your PII. We also use technologies such as secure routers and firewalls to help protect your PII. When we collect your credit card information through our website, we will encrypt it before it travels over the Internet using industry-standard technology for conducting secure online transactions. Unfortunately, we cannot guarantee against the loss or misuse of your PII or secure data transmission over the Internet because of its nature.

We strongly urge you to protect any password you may have for our website and to not share it with anyone. You should always log out of our website when you finish using it, especially if you are sharing or using a computer in a public place.

### **Use of Your Credit Card**

You may have to provide a credit card to buy products and services from our website. We use third-party billing services and have no control over these services. We use our commercially reasonable efforts to make sure your credit card number is kept strictly confidential by using only third-party billing services that use industry-standard encryption technology to protect your credit card number from unauthorized use. However, you understand and agree that we are in no way responsible for any misuse of your credit card number.

### **International Data Transfers**

Information that we collect from you may be stored and processed in and transferred between any of the countries in which we operate. For European customers and users, your PII may be transferred outside the European Union for us to provide the services and information you request from us. Wherever we transfer, process or store your PII, we will take reasonable steps to protect it. We will use the information we collect from you in accordance with this policy. By using our website or services, you agree to the transfers of your PII described within this section.

Also, PII you post on our website for publication may be available worldwide by means of the Internet. We cannot prevent the use or misuse of such information by others.

### **Changes to Our Privacy Policy**

We reserve the right to change this privacy policy at any time. If our company decides to change this privacy policy, we will post those changes on our website so that our users and customers are always aware of what information we collect, use, and disclose. If at any time we decide to disclose or use your PII in a method different from that specified at the time it was collected, we will provide advance notice by email (sent to the email address on file in your account). Otherwise, we will use and disclose our users' and customers' PII in agreement with the privacy policy in effect when the information was collected. In all cases, your continued use of our website, services, and products after any change to this privacy policy will constitute your acceptance of such change.

### **Questions About Our Privacy Policy**

If you have any questions about our privacy policy, please email us at: [ken@fehilyadvisory.com.au](mailto:ken@fehilyadvisory.com.au)