

Sterling Publishing Pty Ltd (ACN 126 853 085) ('we', 'us', 'our') is the publisher of *The Adviser*, the *Broker's Guide* and associated *The Adviser* products, *Smart Property Investment*, *First Property Buyer*, *Real Estate Business*, *Residential Property Manager*, *SMSF Adviser*, *Independent Financial Adviser* ('*ifa*'), *InvestorDaily*, *Investor Weekly*, *FinTech Business*, *Risk Adviser*, *My Business* plus all of these brands' associated printed magazines, events and electronic media products .

The Privacy Act binds us and protects your personal information. The Australian Privacy Principles within the Privacy Act directs how we collect, use, hold and disclose your personal information.

What personal information do we collect and hold

When you purchase and/or subscribe to our products or services, we collect information that is necessary to provide you with those products or services. For example, we may ask for information such as your name, postal address and email address.

How do we collect personal information

We collect personal information directly from you. We may do this electronically through our product website when you purchase and/or subscribe to any of our products. This may include registration for newsletters, regular updates from us as well as competitions, events and conferences.

Sometimes we collect personal information about you from other people. This may include publicly available sources or lawfully from our partnering companies, business partners or stakeholders.

How do we hold personal information

We hold most of the personal information electronically in secure databases and/or files. We may hold personal information physically because the law requires us to do so. We use a range of procedures and security measure to protect personal information we hold.

Why do we collect, hold and use personal information

We collect, hold, use and disclose personal information so we can provide you with products and services you have requested. We may also use your personal information to keep you up to date with our products and help you to manage these products and services.

When and who do we disclose your personal information to

We may share personal information with a range of service providers. The purpose of disclosure is the provision of products and services. These providers may include mailing houses for distribution of publications and specialist providers for electronic email distribution.

When do we disclose personal information overseas

We may disclose your personal information to recipients based outside of Australia. They are service providers who assist us in the delivery of products and/or services you have purchased or subscribed to.

This may include service providers who assist in distribution of electronic communication to you.

Use or disclosure of personal information for marketing

We may use your personal information to contact you about our products and services offerings. We believe they may interest you.

We will not do this if you inform us not to.

If you decide you do not want to receive marketing offers from us please contact us on the details listed at 'Contact us'.

Access and Correction of personal information

You can request access to your personal information. You can also request us to correct your information. Please contact us on the details listed at 'Contact us'.

Concerns and complaints

If you have any concerns about how we handle your personal information or if you would like to submit a complaint, please contact us on the details listed at 'Contact us'.

If you are not satisfied with our response, you may contact the Australian Information Commissioner. You can contact Commissioner Office at

GPO Box 5218

Sydney NSW 2001

Phone: 1 300 363 992

Website: www.oaic.gov.au

Contact Us

Phone: 02 9992 3300

Fax: 02 9922 6311

Mailing : PO Box 6311. North Sydney. NSW 2059.

Email: publisher@sterlingpublishing.com.au

You may contact our Privacy Officer by writing to PO Box 6311. North Sydney. NSW 2059.