



## UBS AG – AUSTRALIAN PRIVACY POLICY

This policy governs the handling of all personal information in the possession of UBS AG or any Australian related body corporate or affiliate of UBS AG (together the "UBS AG Group", or "we") operating within UBS Investment Bank and UBS Wealth Management divisions in Australia. UBS AG is incorporated in Switzerland. The main business entities within the UBS AG Group with whom you may have a relationship in Australia are UBS AG, Australia Branch, UBS Securities Australia Ltd, UBS Nominees Pty Ltd, UBS Cash Management Australia Limited and UBS Wealth Management Australia Nominees Pty Ltd.

### **1. What Personal Information does the UBS AG Group collect?**

A member of the UBS AG Group with whom you ("you") have a relationship or propose to have a relationship will collect, use, hold and disclose personal information that you provide or is gathered through your use of a UBS AG website. You consent to such collection, holding, use and disclosure of your personal information in accordance with the terms of this policy.

The term "personal information", as used in this policy, is as defined in the Privacy Act 1988 (Cth) (the "Privacy Act"). The types of personal information that the UBS Group may collect and hold will include information used to identify you, your financial position and any other related information necessary or incidental to the financial products and services which the UBS AG Group provide or propose to provide to you. This may include but is not limited to your:

- name;
- contact details;
- bank account information;
- tax file number;
- investment information; and
- employment information.

In some circumstances, the UBS AG Group may gather personal information about you from a third party or from publicly available information. The third parties from whom the UBS AG Group may acquire personal information include, but are not limited to, credit agencies, financial advisers, fund managers or intermediaries and spouses. Should a third party provide a member of the UBS AG Group with your personal information, we assume that you have provided your consent to that third party unless you tell us otherwise. If you have any problems or queries with the UBS AG Group obtaining personal information about you from a third party, you should approach us and the relevant third party.

The personal information that you provide will be information which will enable the UBS AG Group to perform its functions or activities. If you do not provide any of the personal information we request or do not consent to the use, holding or disclosure of your personal information in accordance with this policy, we may not be able to provide you with the products or services you require.

### **2. How will the UBS AG Group use your Personal Information**

The UBS AG Group is extremely conscious of the importance of adequately protecting your personal information. You may be assured that all reasonable measures will be taken by the UBS AG Group to protect the confidentiality and security of your personal information. The purposes for which the UBS AG Group will use your personal information will depend upon the relationship that you have with the UBS AG Group. For example, your personal information will be used to:

- provide you with a financial or related service;
- monitor the quality of the service that we provide to you and our clients;



- administer, improve and further the services we provide our clients;
- offer you further services, which may include using your personal information for marketing purposes (in which case we will give you the opportunity to request that your personal information not be used for future direct marketing); or
- comply with regulatory or legal requirements. These laws and regulations include, but are not limited to, the Corporations Act 2001, *Proceeds of Crime Act 1987* (Cth), *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth), relevant rules of relevant stock exchanges and ASIC Market Integrity Rules.

You should be aware that the UBS AG Group will be entitled to use your personal information for any purpose which is related to the purpose for which your personal information was originally provided by you.

### **3. Storage of your Personal Information**

Your personal information will be held in a secure environment either in writing, electronically or both. We have security measures in place which are intended to protect your personal information that we hold from misuse, interference and loss, and from unauthorised access, modification or disclosure. You may obtain further details on the exact nature of where and how your personal information is held by contacting our Privacy Officer, whose details are provided in clause 4. With the exceptions detailed within this policy, your personal information will only be available to UBS AG Group employees on a need-to-know basis in order to perform their obligations and duties.

### **4. Access to your Personal Information**

Should you wish to know what personal information the UBS AG Group holds about you, you may request to view this personal information by contacting our dedicated Privacy Officer:

*Privacy Officer*

*Telephone: +61-3-9242 6250*

*Mail: c/- The Privacy Officer*

*UBS*

*Level 16, 2 Chifley Tower*

*Chifley Square*

*Sydney NSW 2000*

The Privacy Officer will promptly investigate your privacy enquiry and provide you with appropriate answers where required or permitted. We may charge a reasonable fee for access to this personal information. Should you discover that any personal information is outdated, incorrect or incomplete you may request to have the personal information corrected and the UBS AG Group will promptly update its records.

You may also contact the Privacy Officer if you have any questions on our compliance with the Privacy Act or if you wish to make a complaint about our handling of your personal information. Your complaint should first be made in writing to UBS AG Group, as required by the Privacy Act. We will endeavor to respond to a complaint within 30 days. If you are not satisfied with our response to a complaint, you may lodge a dispute with the Financial Ombudsman Service:

Financial Ombudsman Service

GPO Box 3

Melbourne VIC 3001

Telephone: 1300 78 08 08

Facsimile: +613 9613 6399

Website: [www.fos.org.au](http://www.fos.org.au)



Email: info@fos.org.au

If you remain dissatisfied with the outcome of the complaint following its determination by the Financial Ombudsman Service, you may lodge a complaint with the Office of the Australian Information Commissioner.

## **5. Disclosure of Personal Information**

You acknowledge and agree that your personal information may be disclosed to any of the following third parties:

- any regulatory, governmental organisation or industry or legal body which governs the conduct of any part of UBS AG Group's business in any jurisdiction or as required by law or regulation. Whilst not exhaustive, the UBS AG Group may need to disclose your personal information to regulatory bodies such as the Australian Securities & Investments Commission and relevant stock exchanges;
- related bodies corporate of the UBS AG Group whether in Australia or any overseas jurisdiction;
- a third party who is supplying a service to a member of the UBS AG Group whether in Australia or any overseas jurisdiction. The UBS AG Group may provide your personal information to third parties including information technology maintenance companies, software providers and share registries;
- any other third party provided that we obtain your prior written consent; or
- as otherwise permitted by law.

## **6. Disclosure of Personal Information to Related Bodies Corporate and third parties outside Australia**

You acknowledge and agree that if you supply your personal information to any member of the UBS AG Group, this personal information may be transferred between related bodies corporate or to third parties who supply services to a member of the UBS AG Group. These related bodies corporate and third parties to whom your personal information may be transferred, may be located throughout the world (including but not limited to China, Hong Kong, India, Poland, New Zealand, Singapore, Switzerland, United Kingdom, and United States of America) and be registered and governed by laws outside the Australian jurisdiction. As such, the laws regulating a related body corporate may differ to Australian laws and may apply a greater or lesser standard of protection for your personal information.

The UBS AG Group, however, is very conscious of the need to adequately protect clients' personal information. Should your personal information be transferred to a jurisdiction with inadequate privacy protection, the UBS AG Group will take reasonable steps to ensure that the relevant overseas recipient does not breach the Australian Privacy Principles set out in the Privacy Act in relation to such personal information.

## **7. UBS AG Group Websites**

Many UBS AG Group websites to which you may have access utilise "cookies". A cookie is an electronic mechanism which can trace your access and use of personal information contained within our websites. Should you use any UBS AG Group website you consent to the use of cookies by any member of the UBS AG Group. Any personal information obtained through the use of cookies will be used to enhance the products and services that the UBS AG Group provides to you.

## **8. Sensitive Information**

A member of the UBS AG Group may be required to collect sensitive information about you in order to provide the service or product you have requested. Sensitive information is defined in the Privacy Act and includes information about an individual's racial or ethnic origin,



membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, criminal record, or health information. We will only collect sensitive information about you with your consent or as otherwise permitted by law. You have consented to such collection in accordance with this policy.

## **9. Exemptions**

This policy does not apply in respect of acts and practices of UBS AG Group which are directly related to an employee record of a current or former employee.

## **10. Changes to this policy**

We reserve the right, at our discretion, to modify or remove any part of this policy at any time. You should review this policy from time to time so that you are updated on any changes.

**10 June 2016**