

## Terms and Conditions

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## Disclaimer

The material in this site could include technical inaccuracies or typographical errors. Cursio Financial Services Pty Ltd may make changes or improvements at any time.

Information on the Cursio Financial Services Pty Ltd website, or those of any of its related entities or subsidiary units, is provided with the understanding that Cursio Financial Services Pty Ltd is not rendering professional advice or recommendations. You should not rely on any information on these pages to replace consultations with qualified professionals to meet your individual needs.

## Privacy Policy

This policy statement applies to the URL [www.cursio.com.au](http://www.cursio.com.au) and sets out the policies of Cursio Financial Services Pty Ltd relating to personal information provided to us, or collected by us, through this internet site. Unless you give your express consent otherwise, the following policies govern how Cursio Financial Services Pty Ltd handles your personal information and safeguards your privacy.

### Collecting Information about You and Storage of Collected Information

Information is directly collected from you by Cursio Financial Services Pty Ltd at one location only on this internet site:

'Contact'. If you have queries regarding any of our services or anything on this internet site, you may request that we contact you with further information by providing your contact details. You may also send us electronic attachments of files relevant to your enquiry which we will store on a database.

The information collected from you in accordance with the above procedure when you use any of the above facilities, where specified, is stored in a computer database at the premises of Cursio Financial Services Pty Ltd located in Melbourne, Australia. The database storing information regarding your enquiry and any attachments you may send us via the 'Contact' page is only accessible by specifically authorised staff of Cursio Financial Services Pty Ltd and is security protected. No hard copies of information collected as set out above are created or stored by Cursio Financial Services Pty Ltd unless you engage our services.

In addition to that information which you voluntarily provide to Cursio Financial Services Pty Ltd while using this internet site, Cursio Financial Services Pty Ltd maintains server logs regarding visits made to this internet site. Most internet sites maintain such server logs, and Cursio Financial Services Pty Ltd analyses such logs in an effort to constantly improve the value of materials on the site. The server logs DO NOT contain personally identifiable information and Cursio Financial Services Pty Ltd DOES NOT make any attempt to link the traffic information on the site with the individuals who actually visit the site.

From time to time Cursio Financial Services Pty Ltd may 'break down' overall usage statistics according to a user's domain name, browser type, and MIME type by reading information from the browser string (information contained in every user's browser). The sole purpose of this 'break down' is to improve the performance of the site, monitor pages of the site that are visited infrequently and improve such pages, and to determine what type of browser support we require.

## General Information Security

Cursio Financial Services Pty Ltd has implemented technology and security features and strict policy guidelines to safeguard the privacy of personally identifiable information from unauthorised access or improper use, and we will continue to enhance our security procedures as new technology becomes available. All information that you submit to us on this site is transmitted directly to our internal database server. We take measures to protect this information while it is stored, including:

- (a) Utilising a 'firewall' to protect our internal computer systems and your stored personal information. A 'firewall' is a barrier to unauthorised users to prevent access to our systems. Our firewall consists of a password system.
- (b) Monitoring system activity logs to identify any unusual activity resulting from authorised and/or unauthorised individuals accessing our systems or making changes to stored information.

## Use and Disclosure of Personal Information

Cursio Financial Services Pty Ltd will not disclose any personal information without your consent unless; (a) such information must be provided in order to answer any of your queries submitted to this site or otherwise to provide you with a service which you have requested from us; or (b) such information is required by law to be disclosed. In the event that it is necessary to provide you with a service which you have requested from us, we may need to provide your personal information to one of our strategic partners. When doing so we will use reasonable commercial endeavours to ensure that your personal information is not misused by the recipient.

Cursio Financial Services Pty Ltd may also use your personal information for Direct Marketing purposes - please refer to the section on Direct Marketing set out below. Cursio Financial Services DOES NOT use your personal information for the purposes of marketing, other than Direct Marketing in accordance with the following section.

## Direct Marketing

When you send us an online enquiry through the 'Contact Us' page please let us know if you do not wish to receive direct marketing information from Cursio Financial Services Pty Ltd by typing the words 'please do not send marketing material' at the end of your query. If you are receiving marketing information and do not wish to receive this information any longer, please email us at [contact@cursio.com.au](mailto:contact@cursio.com.au) and ask to be removed from the marketing list. We will notify you of our receipt of your request and we will use commercially reasonable efforts to remove your name from the marketing list, as requested, within five (5) working days from the date of receipt of your request.

## Records of your Personal Information

Please send us an email at [contact@cursio.com.au](mailto:contact@cursio.com.au) if you wish to obtain a record of any information we may have collected from or about you during your visits to our site.

## Deletion of your Personal Information

If you wish to completely delete any personal information you submit to Cursio Financial Services Pty Ltd you may do so by contacting us at [contact@cursio.com.au](mailto:contact@cursio.com.au). We will notify you of our receipt of your request and we will use commercially reasonable efforts to functionally delete all such information from our database within five (5) working days from the date of receipt of your request. Please note that it may be impossible to delete all of your information without some residual records remaining on our computer system because of automatically generated backups and records of deletions.

## Problems or Complaints

If you have any further questions regarding this Privacy Policy, a problem with this site or wish to make a complaint, please contact us at [contact@cursio.com.au](mailto:contact@cursio.com.au). If Cursio Financial Services Pty Ltd becomes aware of any concerns or problems we will take those matters raised seriously and will work to address your concerns.

## Changes to the Privacy Policy

Cursio Financial Services Pty Ltd reserves the right to modify or amend this Privacy Policy at any time and for any reason without notice.