

Important Information

Warning

The information contained herein is of a general nature only and does not constitute personal advice. You should not act on any recommendation without considering your personal needs, circumstances and objectives. We recommend you obtain professional financial advice specific to your circumstances.

Jointly and severally referred to herein as “Lifesolver Group”, “Lifesolver”, “Lifesolver Financial”, “Lifesolver Accounting” or “Agbis Pty Ltd”.

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Privacy Policy

The Lifesolver Group (“Lifesolver”) understands that it is important for you to know how we handle your personal information.

Privacy Laws apply to how we collect, hold, use and disclose your personal information. Lifesolver complies with its obligations under the Privacy Act 1988 and the associated Australian Privacy Principles (“APPs”) and is committed to protecting the privacy of your personal information.

You can obtain further details of our obligations as an organisation under Australia’s privacy laws from the Office of the Australian Information Commissioner (Commissioner) or by reference to the APPs and the Commissioner’s associated guidelines at www.oaic.gov.au.

The following Privacy Policy has been published to provide you with an outline of the following:

- The types of personal information that we collect and keep on record;
- Why we collect, hold, use and disclose your personal information;
- How we collect your personal information;
- How you may access your personal information and correct it if necessary;
- How to raise your concerns to us in relation to our handling of your personal information; and
- If we are likely to disclose your personal information to overseas recipients.

Types of Personal Information That We Collect, Use and Hold

There are two types of personal information that Lifesolver may collect, use and hold:

- Personal Identity Information – this is any information or opinion about you, whether the information or opinion is true or otherwise, and whether the information or opinion is recorded in a material form or otherwise. Usually, this is the information that identifies you, such as your name, address, contact details, gender information, occupation details and any other information that can identify you.
- Personal Other Information – this is usually social, political, health and behavioral information such as an individual’s racial or ethnic origin, political opinions or

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membership, religious or philosophical beliefs, criminal record, health or genetic information.

Why We Collect Your Personal Information

Lifesolver collects and holds personal information for the purposes of establishing and building a financial services, or credit services relationship with you. For example:

- In relation to financial services, Lifesolver will require your personal information to provide suitable financial advice; or
- In relation to credit services, Lifesolver will require your personal information to assist you in obtaining a loan.

In some cases, we provide personal information to our contractors, who provide us with services to assist us with conducting our business, but never without your consent.

You do not have to provide to Lifesolver any of your personal information; however, if you choose not to provide the information or if you provide incomplete or inaccurate information, we may not be able to provide the services you are seeking.

How We Collect Your Personal Information

Personal information about you is generally collected directly from you, unless you have consented to us obtaining information from a third party, such as your accountant, spouse or superannuation fund.

However, there may be circumstances where it is not practical or reasonable for us to obtain your consent before collecting your personal information from a third party. For example, if you are nominated as a beneficiary of a life or superannuation policy or your information is obtained through publicly available information services, such as social media or telephone directory, Lifesolver will not obtain consent from you prior to collecting your information, but Lifesolver will inform you that it holds such information.

When you visit Lifesolver's or any of our representatives' web site we may collect information of a statistical nature such as the pages you viewed or the time online. This information is collected using cookies. Cookies do not identify individual users although they do identify a user's browser type and Internet Service Provider. You can configure your browser to accept all cookies, reject or notify when a cookie is sent. Please refer to your browser instructions for more details.

Where we collect information from you about another individual, such as your nominated adult beneficiary, it is important that you advise them of the disclosure and their Privacy rights, and refer them to our website.

Disclosure of Your Personal Information

In accordance with the Law and best advisory practice, we will always endeavor to obtain your consent before we disclose your personal information to a third party. Your consent can be in writing, orally, or implied from your conduct.

Depending on the type of service or product provided to you we may need to disclose your personal information to:

- Investment Managers, Insurance Companies or Financial Institutions;
- A third party acting on your behalf e.g. your nominated financial adviser, accountant, lawyer, settlement agent, land seller or builder;
- External service providers that provide services to us or our representatives e.g. mailing houses, software suppliers and stationers.

In some instances, we may be required to disclose your personal information to external services providers who are located overseas. In some circumstances we may also be required by Law to disclose your personal information. It may also be necessary to disclose your personal information to a party acquiring an interest or shareholding in Lifesolver's or any of our representatives' business.

Access to Your Personal Information Held by Lifesolver

You can request us at any time to provide you with details of the personal information we hold about you.

Access to your information will be provided on receipt of a written request and will generally be processed within 21 days. More time may be required for more complex requests. Your written request should be forwarded to our Privacy Officer at the address provided on this document.

There is no fee for requesting access to your information; however, we may charge you the reasonable costs of processing your request.

Personal Information Quality

We try to ensure that your personal information is accurate, complete and up-to-date. To assist us with this please keep us advised of any of your personal details which may have altered.

Further, if you believe that the information we have about you is not accurate, complete or up-to-date, please contact us and we will use all reasonable efforts to correct the information.

Personal Information Security

We take all reasonable administrative, technical, and physical safeguards to protect your personal information from misuse, loss, unauthorised access, alteration or disclosure.

Your personal information held by Lifesolver may be stored on business servers or Cloud Storage, which can be located overseas.

Secure methods are used to destroy or de-identify any personal information, provided the information is no longer needed for any purpose and it is permissible by the law to do so.

Marketing and Promotional Material

We acknowledge and respect your right to choose to opt-out of receiving information about products and services supplied by us, or by others, which we think may be of interest to you.

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Should you decide not to receive marketing or promotional material from us you can opt-out or unsubscribe at any time by advising us in writing or contacting us by telephone.

Changes to This Statement

Lifesolver may make changes to our Privacy Policy from time to time. We will publish those changes on our web site www.lifesolver.com.au.

Contacting Us About Privacy

If you would like further information regarding our Privacy Policy, or if you think we have breached any aspect of this Privacy Statement, please contact our Privacy Officer, by:

Telephone: 02 8073 7879 between 9 – 5 (AEST)

Email: matt@lifesolver.com.au

Post: PO Box 1184, Armidale NSW 2350

Issued by:

Agbis Pty Ltd, ABN 47 093 259 780 | AFSL 511447.

Agbis Pty Ltd ATF Meehan Family Trust (trading as Lifesolver Financial),
ABN 30 512 428 256.

Naheem Nominees Pty Ltd ATF Naheem Family Trust (trading as Lifesolver Accounting),
ABN 25 899 805 248.

Lifesolver Pty Ltd (trading as Lifesolver), ABN 98 620 494 279

Agbis Consulting Pty Ltd, 73 608 612 602

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Terms and Conditions of Use

This page outlines the Terms and Conditions of access to, and use of, Lifesolver Pty Ltd (“Lifesolver”). Services Licence (AFSL 511447). Naheem Nominees Pty Ltd ATF Naheem Family Trust. (“Lifesolver Accounting”). Agbis Consulting Pty Ltd.

This Website is owned and operated by Lifesolver and its related bodies corporate subject to agreements with third parties (see “About Us”).

The Website is available for you to access and use conditional on your acceptance without alteration of, and your compliance with, the Terms and Conditions on this page (“the Terms and Conditions”).

Intellectual Property

All intellectual property rights (including but not limited to copyright in the Website and trade marks displayed on or included in the Website) are owned or licensed of Lifesolver.

No licence or right of use of any trade mark displayed on or included in the Website is to be interpreted as being granted. The Website includes trademarks of Lifesolver.

Prohibitions on Use

You must not use the Website, or the information provided on it, for any purpose except for the limited use set out under the next heading “Permitted Use”;

You are specifically prohibited from:

- reproducing, printing, publishing, displaying or distributing the information provided on the Website, or creating any works from any of that information;
- uploading or reposting the information provided on the Website to any other website;
- “framing” the information provided on the Website with other information provided on any other website;
- on selling the information provided on the Website without the express prior written consent of Lifesolver; and
- copying or modifying the layout of the Website, or any computer software and code contained in the Website.

Lifesolver is for:

1. Australian Residents Only

All information provided and financial products and services offered on the Website are for Australian residents. If you are not an Australian resident and are interested in our services offered on the Website, please contact Lifesolver.

2. Subscription and Registration With Lifesolver

You can access the information services provided on the Website without being a subscribing member, but if you want to receive our publications, you must become a subscriber and provide your subscription details in accordance with the requests appearing on the Website. You may also “unsubscribe” from our publications and advertising at any time.

3. Information Provided by Lifesolver

All information provided on the Website is:

- made without consideration of an individual's relevant personal circumstances;
- provided only in accordance with the Terms and Conditions;
- based on sources which Lifesolver believes to be current and accurate as at the date of publication; and
- in the nature of information and not advice.

All information provided on the Website does not take into account your individual circumstances, investment objectives or needs. The information is not investments advice and should not be relied on. You should seek specific professional advice to assist you in forming your own opinion of the information and its relevance to your individual circumstances, investment objectives and needs.

4. Lifesolver Products etc

Past performance of any product described or referred to on the Website is not an indicator of future performance. You should seek professional advice before you decide to invest or consider any action based on information provided on the Website.

Lifesolver Disclosures and Disclaimer

Lifesolver may from time to time hold an interest in any security referred to in our research reports and this Website, and may, as principal or agent, sell such interests.

Lifesolver advises that it may earn brokerage, commissions, fees or other benefits and advantages, direct or indirect, in connection with the making of a recommendation or a dealing by a client in these securities.

Lifesolver believes that any information on the Website herein is accurate and reliable, but no warranties or accuracy, reliability or completeness are given (except insofar as liability under any statute cannot be excluded). No responsibility for any errors or omissions or any negligence is accepted by Lifesolver, its related bodies corporate or any of their respective directors, employees or agents.

You should read these Disclaimers and Limitations of Liability carefully and seek independent legal advice if you need help. Your access to, and use of, the Website and any external website is at your sole risk.

None of Lifesolver or the directors and officers gives any warranty, guarantee or representation about the reliability, accuracy, timeliness, completeness or otherwise, of any information provided on or accessed through the Website.

You should make your own inquiries and seek independent advice from appropriate professionals or other people before acting or relying on any information provided on or accessed through the Website.

To the extent permitted by Law, none of Lifesolver or the directors and officers accepts any responsibility for any loss or damage, caused directly or indirectly (including through negligence), which you may directly or indirectly suffer in connection with or arising from:

- your access to, or use of, the Website or any external website; or

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- your access to, use of, or reliance on, information provided on or accessed through the Website.

This includes but is not limited to direct or indirect consequences of you:

- acting, or failing to act, on any information contained or referred to on the Website or any external website; or
- using or acquiring, or your inability to use or acquire, any service or product contained or referred to on the Website or any external website.

Termination

Lifesolver may terminate your access to the Website without notice to you at any time for any or no reason.

None of Lifesolver or the directors and officers accepts any responsibility for any loss or damage caused directly or indirectly in connection with or arising from terminating your access to the Website.

The operation of all disclaimers, limitations of liability and indemnities contained in the Terms and Conditions will survive termination of access and use.

Changing Terms and Conditions

The Terms and Conditions are governed by and interpreted in accordance with the law in force in Australia.

Your Acceptance of Terms and Conditions

Your access to and use of, the Website constitutes your agreement to be bound by the Terms and Conditions. If you do not accept the Terms and Conditions, you must stop using the Website immediately.