

Privacy Collection Notice

Under the Privacy Act 1988 (Cth) (the Privacy Act) we at Melling Capital Management and Paul Melling and Associates are required to provide you with certain information as to how we protect your privacy and how we comply with the requirements of the Privacy Act and the 13 Australian Privacy Principles (APPs). This information is set out in our Privacy Policy which is available on our public website at www.melling.com.au and also available upon request in hard copy from our business office.

Our Privacy Policy describes

- who we collect information from;
- the types of personal information collected and held by us;
- how this information is collected and held;
- the purposes for which your information is collected, held, used and disclosed;
- how you can gain access to your information and seek its correction;
- how you may complain or inquire about our collection, handling, use or disclosure of your information and how that complaint or inquiry will be handled; and
- whether we are likely to disclose your information to any overseas recipients.

We recommend that you read our Privacy Policy below and if you have any queries about its contents, you can contact our Privacy Officer at steve@melling.com.au

PRIVACY ACT: PRIVACY STATEMENT

What is Personal Information and how do we collect it?

Personal information is information or an opinion about an individual from which they can be reasonably identified. Depending on the circumstances, we may collect personal information from the individual in their capacity as a client, contractor, stakeholder, job applicant or in some other capacity.

In the course of providing products and services we may collect and hold:

- **Personal Information** including names, addresses and other contact details; dates of birth; and financial information.
- **Sensitive Information** including government identifiers (such as TFN), nationality, country of birth, professional memberships, family court orders and criminal records.
- **Health Information** (including information on client and family health)

Generally, we will seek consent from the individual in writing before we collect their sensitive information (including health information).

As part of our recruitment processes for employees and contractors, we may collect and hold:

- **Personal Information** including names, phone numbers, email addresses, physical and postal addresses and other contact details, dates of birth, financial information, citizenship, employment references, regulatory accreditation, media, directorships, property ownership and driver's licence information.
- **Sensitive Information** including government identifiers (such as TFN), nationality, country of birth, professional memberships, family court orders and criminal records.

Collection of Personal Information

The collection of Personal Information depends on the circumstances in which Melling Capital Management or Paul Melling and Associates is collecting it. If it is reasonable and practical to do so, we collect personal information directly from the individual.

Solicited Information

We have, where possible, attempted to standardise the collection of personal information by using specifically designed forms (e.g. our Confidential Questionnaires and Application Forms). However, given the nature of our operations we often also receive personal information by email, letters, notes, via our website, over the telephone, in face-to-face meetings and through financial transactions.

We may also collect personal information from other people (e.g. a third-party administrator, referees for prospective employees) or independent sources. However, we will only do so where it is not reasonable and practical to collect the personal information from the individual directly.

We may collect information based on how individuals use our website. We use "cookies" and other data collection methods to collect information on website activity such as the number of visitors, the number of pages viewed and the internet advertisements which bring visitors to our website. This information is collected to analyse and improve our website, marketing campaigns and to record statistics on web traffic.

Unsolicited information

We may be provided with personal information without having sought it through our normal means of collection. This is known as "unsolicited information" and is often collected by:

- Misdirected postal mail – Letters, Notes, Documents
- Misdirected electronic mail – Emails, electronic messages
- Employment applications sent to us that are not in response to an advertised vacancy
- Additional information provided to us which was not requested

Unsolicited information obtained by us will only be held, used and or disclosed if it is considered as personal information that could have been collected by normal means. If that unsolicited information could not have been collected by normal means then we will destroy, permanently delete or de-identify the personal information as appropriate.

Collection and Use of Sensitive Information

We only collect sensitive information if it is:

- reasonably necessary for one or more of these functions or activities, and we have the individuals consent
- necessary to lessen or prevent a serious threat to life, health or safety
- another permitted general situation
- another permitted health situation

We may share sensitive information to other entities in our company group, but only if necessary for us to provide our products or services.

Recording of phone calls, online meetings and physical meetings and use of transcription and digital intelligence (“artificial intelligence”).

We record all phone calls, online meetings and physical meetings to ensure that correspondence and discussion records are kept, our compliance records are correct and to assist us with preparing advice. This includes the use of Digital Intelligence (“artificial intelligence”) tools.

How do we use and store Personal Information?

We only use Personal Information that is reasonably necessary for one or more of our functions or activities (the primary purpose) or for a related secondary purpose that would be reasonably expected by the individual, or for an activity or purpose which the individual has consented.

Our uses of personal information include but are not limited to:

- Providing one or more of our financial services or products;
- Assessing an application for a financial product or service; and/or
- Communicating with the individual about the products and services that we offer.

We may also need to collect personal information to comply with our legal obligations, such as under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act and AML/CTF Rules).

It may be necessary for us to disclose personal information to certain third parties in order to assist us with one or more of our functions or activities. This may include organisations providing:

- platform services
- broking services

We may share personal information with other bodies corporate within our company group, but only if necessary for us to provide our products or services.

Storage and Security of Personal Information

We store personal information in a variety of formats including, but not limited to:

- databases
- hard copy files
- personal devices, including laptop computers

- third party storage providers such as cloud storage facilities
- paper based files.

We take all reasonable steps to protect the personal information we hold from misuse, loss, unauthorised access, modification or disclosure.

These steps include, but are not limited to:

- Restricting access and user privilege of information by staff depending on their role and responsibilities.
- Ensuring staff do not share personal passwords.
- Ensuring hard copy files are stored in lockable filing cabinets in lockable rooms. Staff access is subject to user privilege.
- Ensuring access to our premises is secured at all times.
- Ensuring our IT and cyber security systems, policies and procedures are implemented and up to date.
- Ensuring staff comply with internal policies and procedures when handling the information.
- Undertaking due diligence with respect to third party service providers who may have access to personal information, including customer identification providers and cloud service providers, to ensure as far as practicable that they are compliant with the Australian Privacy Principles or a similar privacy regime.
- The destruction, deletion or de-identification of Personal Information we hold that is no longer needed, or required to be retained by any other laws.

Our public website may contain links to other third-party websites outside of Melling Capital. We are not responsible for the information stored, accessed, used or disclosed on such websites and we cannot comment on their privacy policies.

Responding to data breaches

We will take appropriate, prompt action if we have reasonable grounds to believe that a data breach may have, or is suspected to have occurred. Depending on the type of data breach, this may include a review of our internal security procedures, taking remedial internal action, notifying affected individuals and the Office of the Australian Information Commissioner (OAIC).

If we are unable to notify individuals, we will publish a statement on our website and take reasonable steps to publicise the contents of this statement.

Disclosure of Personal Information

Personal Information is used for the purposes for which it was given to us, or for purposes which are directly related to one or more of our functions or activities.

Personal information may be disclosed to government agencies, related entities and other recipients from time to time, if the individual:

- Has given consent; or
- Would reasonably expect the personal information to be disclosed in that manner.

We may disclose personal information without consent or in a manner which an individual would reasonably expect if:

- we are required to do so by law
- the disclosure will lessen or prevent a serious threat to the life, health or safety of an individual or to public safety
- another permitted general situation applies
- disclosure is reasonably necessary for a law enforcement related activity
- another permitted health situation exists

Disclosure of your personal information to overseas recipients

Personal information about an individual may be disclosed to an overseas organisation in the course of providing our services, for example when storing information with a “cloud service provider” which stores data outside of Australia in jurisdictions including Singapore, the United States and the Philippines. We have staff in both Australia and the Philippines.

We will however take all reasonable steps not to disclose an individual’s personal information to overseas recipients unless:

- we have the individual’s consent (which may be implied);
- we have satisfied ourselves that the overseas recipient is compliant with the Australian Privacy Principles, or a similar privacy regime;
- we form the opinion that the disclosure will lessen or prevent a serious threat to the life, health or safety of an individual or to public safety; or
- we are taking appropriate action in relation to suspected unlawful activity or serious misconduct.

The Quality of Personal Information

We take all reasonable steps to ensure the Personal Information we hold, use and disclose is accurate, complete and up-to-date, including at the time of using or disclosing the information.

If we become aware that the Personal Information is incorrect or out of date, we will take reasonable steps to rectify the incorrect or out of date information.

Access and Correction of Personal Information

Individuals may submit a request to us to access the Personal Information we hold, or request that we change the personal information. Upon receiving such a request, we will take steps to verify the individual’s identity before granting access or correcting the information.

If we reject the request, you will be notified accordingly. Where appropriate, we will provide the reason/s for our decision. If the rejection relates to a request to change personal information, an individual may make a statement about the requested change and we will attach this to their record.

Complaints

An individual can make a complaint about how we manage personal information by notifying us in writing as soon as possible. We will respond to the complaint within a reasonable time (usually no longer than 30 days) and we make seek further information in order to provide a full and complete response.

We do not charge a fee for the handling of complaints.

If the individual is not satisfied with our response, they may refer the complaint to the OAIC. A complaint can be made using the OAIC online Privacy Complaint form or by mail, fax or email.

A referral to OAIC should be a last resort once all other avenues of resolution have been exhausted.

[How to Contact Us](#)

We can be contacted about this Privacy Policy or about Personal Information generally, by:

- emailing steve@melling.com.au
- calling 03 9450 5000
- writing to our Privacy Officer at Unit 1/486 Lower Heidelberg Road, Heidelberg VIC 3084.

If practical, you can contact us anonymously (i.e. without identifying yourself) or by using a pseudonym. However, if you choose not to identify yourself, we may not be able to give you the information or provide the assistance you might otherwise receive if it is not practical to do so.

[Changes to our privacy and information handling practices](#)

This Privacy Policy is subject to change at any time. Please check our Privacy Policy on our website privacy.melling.com.au regularly for any changes.

This Privacy Policy was last reviewed: 1st June 2025

This Privacy Policy Applies to Melling Capital Management Pty Ltd ACN 167 165 684 and Paul Melling & Associates Pty Ltd ACN 006 425 092