

Over 55's Real Estate Group Privacy Statement

We recognise the importance of protecting the privacy of information collected about visitors to our sites, in particular information that is capable of identifying an individual ("personal information"). This Internet Privacy Policy governs the manner in which your personal information, obtained through the web site, will be dealt with. This Privacy Policy should be reviewed periodically so that you are updated on any changes.

Your Personal Information

Personal information about visitors to our sites is collected only when knowingly and voluntarily submitted. For example, we may need to collect such information to provide you with further services or to answer or forward any requests or enquiries. It is our intention that this policy will protect your personal information from being dealt with in any way that is inconsistent with applicable privacy laws in Australia.

How We Collect Personal Information

In the course of providing our services, we collect personal information in a variety of ways. For example, information is collected when you:

- Ask to be placed on one of our mailing lists,
- Apply for a job with us,
- Make an enquiry about our services,
- Visit our web site, or
- Become a client or debtor of the company.
- Information provided by you
- You provide most of the personal information directly to us and for a specific purpose.

How We Use the Information We Collect

Personal information that visitors submit to our sites is used only for the purpose for which it is submitted unless we disclose other uses in this Internet Privacy Policy or at the time of collection. Copies of correspondence sent from the web site, that may contain personal information, are stored as archives for record-keeping and back-up purposes only. You should be aware that we, and those authorised may use your email address to contact you in the future. We will not sell or pass on your details to third parties.

Use of the Information for a Secondary Purpose

We may sometimes use the personal information we collect for a secondary purpose, that is, for use in a way different from the original reason for collection. We will only do this in the following circumstances:

- Where you have consented,
- Where the secondary purpose is directly related to the primary purpose, and you would reasonably expect us to use or disclose the information in such a way, or
- Where we are permitted or required by law, or it is in the interests of public safety to do so.

Correcting Information

You can also request that information about you be corrected or deleted. This is part of our commitment to take all reasonable steps to ensure that the information we hold about you is accurate, complete and up-to-date.

Disclosure

You should be aware that we may use your email address to contact you in the future. We will not sell or pass on your details to third parties.

Security

We strive to ensure the security, integrity and privacy of personal information submitted to our site. Unfortunately, no data transmission over the Internet can be guaranteed to be totally secure. However, we will endeavour to take all reasonable steps to protect the personal information you may transmit to us or from our online products and services. Once we do receive your transmission, we will also make our best efforts to ensure its security on our systems.

In addition, our employees and the contractors who provide services related to our information systems are obliged to respect the confidentiality of any personal information held by us. However, we will not be held responsible for events arising from unauthorised access to your personal information.

Links to Other Sites

We provide links to Web sites outside of our web site, as well as to third party Web sites. These linked sites are not under our control, and we cannot accept responsibility for the conduct of companies linked to our website. Before disclosing your personal information on any other website, we advise you to examine the terms and conditions of using that Web sites and its privacy statement.

Further Privacy Information

For more information about privacy issues in Australia and protecting your privacy, visit the Australian Federal Privacy Commissioner's website <http://www.privacy.gov.au>

Disclaimer

Please read this legal information carefully. This web site and its contents ('Web Site') are owned and operated by WIP - Over 55's Real Estate Group. The use of this Web Site is governed by the following terms and conditions, as amended from time to time (the 'Terms and Conditions'). These Terms and Conditions apply in favour of, and are enforceable by, WIP - Over 55's Real Estate Group.

By using this Web Site you acknowledge that you have read and understood these Terms and Conditions and agree to be bound by them. If you do not agree with these Terms and Conditions you should immediately cease using the Web Site. The Web Site may be updated from time to time, including these Terms and Conditions. By continuing to use this Web Site after these Terms and Conditions have been updated, you acknowledge that you have read and understood the updated Terms and Conditions and agree to be bound by them.

The material on the Web Site is presented as general information only. It is not intended as legal, financial or real estate advice and must not be relied on as such. You should make your own inquiries and obtain independent professional advice tailored to your specific circumstances before making any legal, financial or real estate decisions.

Intellectual Property and Restrictions On Use of Content

Unless otherwise indicated, the copyright in the Web Site is owned by WIP - Over 55's Real Estate Group. The Web Site includes registered and unregistered trade marks that are owned by WIP - Over 55's Real Estate Group. Except for the direct purpose of viewing, printing, accessing or interacting with the Web Site for your own personal use or as otherwise indicated on the Web Site or these Terms and Conditions, you must not reproduce, modify, communicate to the public, adapt, transfer, distribute or store any of the contents of the Web Site, or incorporate any part of the Web Site into another web site without WIP - Over 55's Real Estate Group's consent.

Links to Third Party Sites

WIP - Over 55's Real Estate Group assumes no responsibility for the condition or content of third party web sites that may be linked to or accessed from the Web Site. WIP - Over 55's Real Estate Group excludes all liability for any loss, damage, claim, expense, cost (including legal costs) or liability whatsoever arising from or referable to the condition or content of third party web sites that may be linked to or accessed from the Web Site.

Personal Information

WIP - Over 55's Real Estate Group may collect, use and disclose personal information about you obtained by WIP - Over 55's Real Estate Group from your use of the Web Site. WIP - Over 55's Real Estate Group management of this information is governed by the Privacy Statement. Disclaimer and Limitation of Liability The Web Site and its entire contents are provided on an "as is" basis. WIP - Over 55's Real Estate Group does not warrant the completeness, accuracy, reliability or availability of the Web Site or its contents. All information is subject to change without notice. Subject to any responsibilities implied by law and that cannot be excluded, WIP - Over 55's Real Estate Group excludes all liability for any loss, damage, claim, expense, cost (including legal costs) or liability whatsoever arising from or referable to the Web Site whether in contract, tort including negligence, statute or otherwise. Any term, condition, representation or warranty implied into these Terms and Conditions by law or otherwise, and which cannot be excluded, is included in these Terms and Conditions. Liability of any member of WIP - Over 55's Real Estate Group for a breach of a condition or warranty implied into these Terms and Conditions by law or otherwise, and which cannot be excluded, is limited to the extent possible, at that member's option, to the supplying of the relevant goods or services again or the payment of the cost of having the goods or services supplied again.

Changes and Termination

WIP - Over 55's Real Estate Group reserves the right to revise the content of, amend links from, or withdraw access to the Web Site at any time without notice or liability to you. Your ability to access the Web Site or to participate in any features of the Web Site, including Best Investor, may be terminated at any time without notice, and without any liability to you. Any limitations on WIP - Over 55's Real Estate Group liability will survive such termination.

Miscellaneous

A right relating to these Terms and Conditions may only be waived by WIP - Over 55's Real Estate Group in writing. These Terms and Conditions are governed by and construed in accordance with the laws of New South Wales, Australia. By using the Web Site you irrevocably and unconditionally submit to the non-exclusive jurisdiction of the courts of New South Wales. If any provision of these Terms and Conditions are found to be invalid or unenforceable by a Court of Law, such invalidity or unenforceability will not affect the remaining provisions, which will continue in full force and effect. WIP - Over 55's Real Estate Group failure to exercise or enforce any rights or any provision of these Terms and Conditions will not constitute a waiver of such right or provision unless acknowledged and agreed to by WIP - Over 55's Real Estate Group in writing.