

Investment Banking Institute Websites - Privacy Statement

Use of Website by Visitors and Registered Users is subject to the terms and conditions of this privacy statement. Please note that the Company is in the business of providing education and training products and services under the Trademarks subject to our terms and conditions so please read and understand these prior to proceeding.

Scope of Privacy Notice

This Privacy Statement Notice explains our policy for Visitors and Registered Users using our Website regarding

1. Personal Information and
2. Other Information

that we collect through our websites; www.ibiaus.com and other related websites (collectively the "**Website**").

Throughout this Policy, we refer to your "Personal Information" which means information that identifies you as an individual or from which your identity can be reasonably ascertained. An example of this is your home address and home telephone number..

We will place on this Website any updates and/or changes to this Website Privacy Notice on the Websites, so we kindly ask and encourage you to check this Website Privacy Notice for amendments, updates and other changes from time to time. In addition to the provisions of this Website Privacy Notice, there may also be specific and additional privacy provisions that apply to certain sections of the Websites. This is because those specific and additional provisions also relate to your privacy protection; we recommend that you review them wherever they appear. In the event of any inconsistency between the provisions of this Website Privacy Notice and those other specific and additional provisions, the specific and additional provisions will prevail.

Personal Information and Other Information collected

The combination and range of Information we may collect through the Websites includes:

- information collected when you register or update an online personal profile, (Student Resource Centre) which may include Personal Information such as your name and contact details;
- the content of electronic forms you submit via the Websites, requesting us to provide our Services or Other Information, or take actions;
- any messages or comments you submit to us via the Websites, (eg. through an email or reviews or assessments" or "Contact forms" for the Company;
- information collected when you complete and submit response to our reviews, assessments, questionnaires and interviews; and
- information you provide to our electronic mail addresses, where you have used our Website to register to use the Websites' owned and/or licensed content presented and/or delivered in the format of assessment review that shall be stored at your individual profile referred or known as the Student Resource Centre.

You (as a Visitor or Registered User) may browse some general information only areas of the Company's Website without providing any personal information; however we may not be able to provide the full range of our Approved Products and Services through the Websites if we are not provided with the information outlined above.

In common with many commercial websites we may also collect aggregated information which tells us about visitors to the Websites. For example, we may collect information about the date, time and duration of visits and which pages of the Websites are most commonly accessed. This information is used by us to help to administer and improve the Websites. If you provide your CV (Resume) to the Company, we shall only make this available to the Company or our recruitment Agents only by a reference number and not your name.

Use of Cookies

The Website does not use "cookies" (other than for Student identification in Student Resource Centre), small text files which are placed on your hard drive by some websites to store Information. Please note that our authorised Agents use cookies to conduct data analysis on the use of the Website.

Use and Disclosure of Personal Information

We may share Personal Information with other entities within the Company and with third parties including our correspondent offices overseas, your professional advisers and organisations with whom we have co-promotional arrangements (and any third parties used in administering those arrangements). We may also share personal information with other service providers including organisations that assist us by providing archival, auditing, consulting, mailhouse, delivery, technology and security services. In addition to providing our services to you, we may analyse, use or disclose Personal Information that we collect about you:

- for the purposes for which it was collected;
- where you have consented to the use or disclosure;
- to maintain our relationship with you;
- for purposes related to the Company's research, planning, service development, competitions, security and risk management;
- where a third party acquires or wishes to acquire, or makes inquiries in relation to acquiring, an interest in the Company;
- promotional events and activities conducted internally or with authorised agents (including Internet Usage rating agencies which collect information on how Visitors and Registered Users browse and use our Website, use cookies to collect information but not Personal Information) that ; or
- to the extent that we are required or authorised by law to do so.

We may also use your Personal Information to keep you informed of our current and future services, events, developments in the area of interest and other matters. If you do not wish to be contacted for those purposes, please let us know using the contact details set out below. We aim to provide you with information and invitations that we consider may be of interest or relevance to you.

Links to and from

The Websites may, from time to time, contain links to the websites of other organisations which may be of interest to you. Linked websites are responsible for their own privacy practices and you should check those websites for their respective privacy statements.

Protection of Information (Personal Information and Other Information)

We use a number of procedures and processes to ensure as practical as possible to protect the security and integrity of your Personal Information. We store the information on fault tolerant computer servers that utilises state of the art software protection from spam and related security issues including security card and photo identification and guards to our office complex.

Unfortunately, no data transmission over the Internet can be guaranteed as completely secure. So while we strive to protect such information, we cannot guarantee 100% the security of any information (Personal Information or Other Information) you transmit to us and you therefore do so at your own risk. Once any Personal Information comes into our possession, we will take reasonable steps to protect that information from misuse and loss and from unauthorised access, modification or disclosure.

Some sections (namely your Student Resource Centre) is a file that is located in a secure part of the Website which protects your Personal Information by requiring you to submit a Password and User Name. For your own protection, we require you to keep the password and username confidential and to change your password regularly. You need to type in your nominated password and email address (your login user name) each time to become a Registered User of the Websites which legally entitles you to receive our documents via email. If you decide that you no longer wish to receive our documents, we'll take you off the distribution list immediately as possible.

Access to the Website and Information

If you are a mere Visitor access to information on the Website is restricted to designated areas. However, if You are a Registered User to our Services at our Websites you need to follow the following access procedure including the Student Resource Centre. You can access and update the information on your Student Resource Centre by logging into the service using your email address login and password. You can change your preferences there about what sorts of notifications you would like to receive from Investment Banking Institute and/or the Company. If you wish to request access to any other Personal Information which we hold about you as a result of our information collection practices outlined in this Website Privacy Statement Notice, please contact us using the "Contact details" set out below. Please provide as much detail as you can about the particular information you seek, in order to help us retrieve it. An access fee may be charged to cover our costs of providing the information to you. You as a Registered User individually liable and responsible for ensuring the strict confidentiality of your Personal Information and Other Information and by safely storing your user name and password. In addition you are expected to restrict access to any server, computer, and you hereby take total responsibility for all conduct or inaction that arises under your Student Resource Centre profile or password. When accessing your Student Resource Centre, you are required to enter your username and password each time or after a lapse of time for security reasons. Since access to your Student Resource Centre is protected by your username and password, it is very important that you protect your password by making it known ONLY to you. To ensure you are the only person that knows your personal access information, all access to your login information should not be written down or accessible to other persons, even if you believe it is disguised. Do not disclose your Password and/or User Name to anyone, including family members or friends.

We will not be held responsible for any unauthorised access gained by third parties to your personal Student Resource Centre, whether the login details were provided by you or were otherwise obtained. We do not sell any of its services to children or minors or other individuals that lack capacity to contract with the Company. Our Services are available to individuals who can purchase with a credit card. We reserve the right exclusively to refuse service, terminate accounts, remove or edit content, or cancel orders at its sole discretion.

Governing law

This document shall be governed and construed by the laws applicable to the State of Victoria, Australia and the parties (including the Company, Visitors and Registered Users) submit to the courts of State of Victoria, Australia in respect of any dispute arising under this document or its implementation or enforcement.

Definitions and Interpretations

Definitions and expressions used in this Privacy Statement Policy have the same meaning as provided for in the Terms and Conditions (collectively the Agreement) (unless stated otherwise or the context requires).

- (i) Any reference to currency or "\$" is a reference to Australian dollars.
- (ii) A reference to any statute or rule includes a reference to that statute or rule as amended from time to time, and any enactment consolidating or replacing that statute and any regulations, rules or other delegated legislation under that statute or rule.
- (iii) The word "person" includes a body corporate, partnership, association, superannuation fund, and governmental or statutory body.
- (iv) The singular includes the plural and vice versa.
- (v) A word indicating gender includes the other genders.
- (vi) A reference to a Clause in these Terms of Issue is to a Clause of these Terms of Issue.

Support Line, Privacy Officer Contact details

If you have any questions or feedback about our Terms and Conditions or our Privacy Statement, or wish to make a complaint about the way in which we have handled your Personal Information, you may contact us as at set out below:

Email:	admin@ibi.edu.au
Version 1 - 2008	www.ibi.edu.au
Address:	Privacy Officer Investment Banking Institute Pty Ltd