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+General

+Use of the "Contact Us" section and other parts of or facilities on this Site is subject to the condition that you agree not to post any statement or material that is unlawful, defamatory, criminal, abusive, obscene, pornographic or dangerous, or that infringes the intellectual property rights of any third party or that is confidential to or owned by another person. If such material is posted on the CM Financial Pty Ltd Site, you agree to indemnify CM Financial Pty Ltd for any losses, costs, expenses, penalties, liabilities or damages that CM Financial Pty Ltd may suffer or be exposed to as a result of such statement being posted on our Site.

+Your Communications to Us

+We welcome your comments and feedback (through email or regular mail) about our products and this website. Any material that you post on this website (including any suggestions, comments or questions on our bulletin board) will be treated by us as non-confidential and non-proprietary information. If you send us any ideas or other material about our products or this website, you agree that we are free to transmit, distribute, adapt, reproduce, modify and use such ideas and material (and any related know-how and techniques) for any purpose and in any manner, including to develop, promote and market products, without recourse to you. You agree not to assert any intellectual property rights or moral rights against CM Financial Pty Ltd in relation to any such distribution, transmission, adaptation, modification, reproduction, use or exploitation, and CM Financial Pty Ltd is deemed to have a perpetual, royalty free licence in relation to all such intellectual property rights.

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- any unlawful, threatening, defamatory or obscene User Content or any other material that could constitute or encourage conduct which is a criminal offence or which gives rise to civil liability. CM Financial Pty Ltd will fully co-operate with law enforcement authorities in any jurisdiction, in relation to any such User Content or material, including by disclosing the identity of, and other information relating to, any user posting that User Content or material.

+Privacy Policy and our commitment to privacy

+CM Financial Pty Ltd respects your privacy and is committed to managing and protecting your personal information in accordance with relevant privacy legislation in Australia protecting the rights of individuals.

+This Privacy Policy explains how CM Financial Pty Ltd collects, holds, uses and discloses your personal information and how you can gain access to that personal information. This Policy should be read in conjunction with our Terms of Use.

+The information we collect

+We may collect personal information about you:

- when you send or post a query or comment via our Site;
- when you send us an email;
- when you voluntarily provide information to us, including by completing a website form, customer registration form, club membership, survey or questionnaire;

+We understand that you consent to us collecting this information.

+The types of personal information we collect depend on your relationship with us and include:

- your name;
- your email address;
- your mailing address;
- your telephone numbers;

+Use of Information

+The personal information you provide us may be used in the following ways:

- to deal with your enquiries and requests, to provide you with products, services, prizes, gifts or samples, to assess and handle complaints, and for general customer care purposes;
- to develop and improve our products, services, communications methods and the functionality of our website;
- for internal business, accounting, IT and administration purposes;
- for research, planning, analysis, profiling, data cleansing, statistics and segmentation;
- for marketing, and promotional purposes including contacting you by mail, phone, email or SMS and sending you information about products, services, events and offers that may be of interest to you;
- for market research purposes including questionnaires.

+If you provide us with your personal information (eg by emailing us with your queries, or by completing query forms on our website), we will assume that you consent to use using personal information about you for marketing purposes unless you tell us otherwise, by submitting a contact form through the website.

+Disclosure of Information

+Personal information that you submit to us may only be disclosed to a third party:

- to meet the purpose for which it was submitted;
- if we have your express consent to share the information;
- if we are required or authorised by law to disclose the information;
- if your personal information is collected in connection with a joint promoter, to that joint promoter for marketing and research purposes; or
- to organisations such as agents, contractors or service providers that perform specific services or functions on our behalf. We limit this disclosure to the information that they need to perform the required service or function. They are only permitted to use the personal information for this specific service or function and they cannot legally disclose or use this information for any other purpose. These organisations are also bound by the relevant privacy legislation.

+Sensitive and children's information

+We have no intention of collecting any personal information directly from individuals under thirteen years of age, although parents or guardians may voluntarily provide us with information relating to their children. When we obtain information about any individual from a third party we will comply with the relevant privacy legislation at all times. A parent or guardian may contact us at any time if they would like to amend, update or remove information relating to their child.

+Changing, Correcting and Updating Information

+You have the right at all times to access, amend or update your personal details. If you wish to do so, or to raise any privacy issues, please contact us through the "Contact Us" section of this Site.

+Accuracy and Security

+We will take reasonable steps to ensure that the personal information we collect is accurate, complete and up-to-date. We will take reasonable steps to protect personal information from misuse, loss and unauthorised access, modification or disclosure.

+Non identifiable information

+We may collect non identifiable information from you in accordance with polls, questionnaires or other means. When you visit the Site our server may collect anonymous information, including the type of browser and system you are using; the address of the site you have come from and move to after your visit; the date and time of your visit; and your server's IP address. We may use this information for statistical purposes to find out how the Site is used and navigated, including the number of hits, the frequency and duration of visits, most popular session times. We may use this information to evaluate and improve our Site performance.

+Changes to our Privacy Policy

+Cm Financial may amend this Privacy Policy from time to time. Should any changes occur to our Policy, the changes will be posted on our Site and be available on request.