

Privacy Policy and Disclaimer

PART A - PRIVACY STATEMENT:

We at *Coutts Partners Pty Ltd* recognise the importance of privacy protection. Our policy for dealing with any personal information that you might disclose to us while visiting this website is explained below.

The types of personal information that we collect from you will depend on how you use our website. You can be certain that the information we receive about you will be treated as strictly confidential.

We do not collect or use any personal information on visitors to our website, through the use of "cookies" or other software or hardware techniques.

We look at the number of unique site visitors, hits the website receives and keep track of the domains from which our website is accessed.

To determine what our users are interested in, we may also look at the frequency of search words used in connecting you to this website.

The personal information we collect when you log onto this website, how we do it and what we do with it

If you log onto the website and read or download information our Internet Service Provider/Hosting Provider, will record your server address, domain name, the date and time of your visit to our website, the pages viewed and the information downloaded. This information is used for statistical and website development purposes only.

The circumstances under which we disclose information about you

It is our policy not to sell or pass on any personal information that you may have provided to us unless we have your express consent to do so. An exception to this is where we may be required by law to disclose certain information.

How we handle emails

We will preserve the contents of any email message that you send us if we believe that we have a legal requirement to do so. Emails sent to or from us are routinely monitored for quality control, systems administration and legal compliance purposes.

What to do if you believe the information we hold about you is inaccurate

If you believe that any information that we hold about you is inaccurate or out of date, please contact us and we will review the relevant information.

How to contact us if you wish to discuss this policy

If you wish to discuss any aspect of this policy please contact us by email or telephone.

PART B - DISCLAIMER:

This website and the articles on our website are not a substitute for independent professional advice. *Coutts Partners Pty Ltd* do not warrant the accuracy, completeness or adequacy of the information or material on this website. All information is subject to change without notice. We and each party providing material displayed on this website disclaim liability to all persons or organisations in relation to any action(s) taken on the basis of currency or accuracy of the information or material, or any loss or damage suffered in connection with that information or material. You should make your own enquiries before entering into any transaction on the basis of the information or material on this website. Please ensure you contact us to discuss your particular circumstances and how the information provided applies to your situation.

Quality of information - always check the information

Before relying on the information on this website, users should carefully evaluate its accuracy, currency, completeness and relevance for their purposes, and should obtain professional advice relevant to their particular circumstances. We and associated parties can not guarantee nor assume any legal liability or responsibility for the accuracy, currency or completeness of the information or material.

Links to external websites

This website contains links to other websites which are external to our website. It is the responsibility of the user to make their own decisions about the accuracy, currency, reliability and correctness of information contained in linked external websites.

Linkage to external websites should not be taken to be an endorsement or a recommendation of any third party products or services offered by virtue of any information, material or content linked from or to this website. Users of links provided by this website are responsible for being aware of which organisation is represented or providing the information or material on the website they visit. Views or recommendations provided in linked websites do not necessarily reflect our views or recommendations, nor the views or recommendations of associated parties.

Security of our website

Users of our website should be aware that the World Wide Web is an insecure public network that gives rise to a potential risk that a user's transactions are being viewed, intercepted or modified by third parties or that files which the user downloads may contain computer viruses or other defects.

Coutts Partners Pty Ltd and associated parties accept no liability for any interference with or damage to a user's computer system, software or data occurring in connection with this website. Users are encouraged to take appropriate and adequate precautions to ensure that whatever is selected from this website is free of viruses or other contamination that may interfere with or damage the user's computer system, software or data.