FAA Group/Connekt Cookies Policy

The document relates to the FAA Group/Connekt.global Pty Ltd (Connekt) Terms and Conditions Agreement.

Cookies, Pixels & Similar Technologies

Technologies like cookies, pixel tags ("pixels"), device or other identifiers and local storage (collectively, "Cookies and similar technologies") are used to deliver, secure, and understand products, services, and ads, on and off the FAA Group/Connekt Services.

We offer a range of products and features that involve the use of these technologies to reach you based on your activity on and off our Services. You can learn more about our advertising products and the controls you have by visiting our "Advertising on FAA Group/Connekt" page. As described in more detail below, we also use these technologies in other ways, like for security purposes, to deliver and enable products and services, as well as to understand and measure products, services and advertisements. Third parties that you interact with as you use the FAA Group/Connekt Services may also use these technologies for a variety of purposes.

1. Check back here from time to time to get the latest information about these technologies and how they are used.

Your browser or device may offer settings related to these technologies. For more information about whether these settings are available, what they do, and how they work, visit your browser or device's help material. We may not recognize or respond to browser or device signals around tracking, and some settings may interfere with your use of features we offer. Additionally, the settings offered by a browser or device often only apply to that particular browser or device.

2. What are some of these technologies?

Cookies are small files that are placed on your browser or device by the website or app you're using or ad you're viewing. Pixel tags (also called clear GIFs, web beacons, or pixels) are small blocks of code on a webpage or app that allow them to do things like read and place cookies and transmit information to us or our partners. The resulting connection can include information such as a device's IP address, the time a person viewed the pixel, an identifier associated with the browser or device and the type of browser being used. Local storage is an industry-standard technology that allows a website or app to store and retrieve data on a person's computer, mobile phone or other device. Some examples include device or HTML5 local storage and caching.

3. Information we collect

We collect information in two ways:

- a) When you give it to us or give us permission to obtain it: When you sign up, you will be prompted to provide information such as name, address, telephone number, email address and FAA Group/Connekt user ID. You may also give us information when you participate in a campaign or on a Main Street Member Program Event ("Event"). If you communicate with us through email or otherwise we may save a copy of the correspondences sent to us or by us. Finally, if you use the like or share buttons in our site to let your friends know about your interest we will record it.
- b) We also get technical information when you use our site: Whenever you use an internet service nowadays there is certain information that almost always gets created and recorded automatically.

This is true for our Site also. This information will be associated with your account only if you log in as a user. Some examples are:

- Log Data: This is information that is automatically recorded by us or our service providers when you visit us such as your Internet Protocol address, the address of the web page you were browsing before visiting us, browser type and settings, the date and time of your request, and how you browsed our site. We or our service providers may use "cookies" or similar technologies to record log data.
- Device Information: Your access device makes certain information available to us or our service providers such as what type of device it is, your operating system, and device identifier. To learn more about the information that your device makes available check the policies of your device manufacturer or software provider.

4. Why do we use cookies and similar technologies?

We use these technologies for a variety of reasons, such as allowing us to show you content and advertising that's most relevant to you; improving our products and services; and helping to keep our Services secure. While specific names of the Cookies and similar technologies that we use may change from time to time as we improve and update our Services, they generally fall into the below categories of use:

Categories of use	Examples
Authentication	These technologies tell us when you're logged in, so we can show you the appropriate experience and features. For example, Cookies and similar technologies tell us when you are logged in to FAA Group/Connekt so we can show you relevant and social information when you visit other websites that use our social plugins. We also use this information to understand how you use our Platform and other apps and services.
Security and site integrity	These help keep FAA Group/Connekt Services safe and secure. They support or enable security features and help us detect activity that violates our Statement of Rights and Responsibilities. For example, they help protect your account from being accessed by anyone other than you. Cookies and similar technologies also let us know when several people have logged in from the same computer. With login approvals if someone logs into your account from a browser you've never used before, we may block them and ask for more information. They also help us implement login notifications, so you can be alerted when your account is accessed and disable any active sessions. Besides helping to keep unauthorized people from logging into your account, we also use Cookies and similar technologies to

	help make sure the people or machines that access our Services don't violate our policies. For example, certain information on FAA Group/Connekt is public and therefore can be accessed by anyone on the internet. These Cookies and similar technologies help us understand the volume and frequency of requests so we can detect and stop people or machines from "scraping" information from our site. We also use these tools to make FAA Group/Connekt easier to use, like when you mistype one character of your username or password. If you've already logged into FAA Group/Connekt from the same browser, we'll give you easier options to correct your typo since we know you've successfully logged into FAA Group/Connekt before.
Advertising, insights and measurement	Things like Cookies and similar technologies (such as information about your device or a pixel on a website) are used to understand and deliver ads, make them more relevant to you, and analyse products and services and the use of those products and services. For example, we use cookies so we, or our affiliates and partners, can serve you ads that may be interesting to you on FAA Group/Connekt Services or other websites and mobile applications. We may also use a cookie to learn whether someone who was served an ad on FAA Group/Connekt Services later makes a purchase on the advertiser's site or installs the advertised app. Similarly, our partners may use a cookie or another similar technology to determine whether we've served an ad and how it performed or provide us with information about how you interact with them. We also may work with an advertiser or its marketing partners to serve you an ad on or off FAA Group/Connekt Services, such as after you've visited the advertiser's site or app, or show you an ad based on the websites you visit or the apps you use – all across the Internet and mobile ecosystem. We also may use Cookies to provide advertisers with insights about the people who see and interact with their ads, visit their websites, and use their apps. Learn more about the information we receive, how we decide which ads to show you on and off FAA Group/Connekt Services, and the controls available to you.
Localization	These help us provide localized experiences.

	For example, we may store information in a cookie that is placed on your browser or device so you will see the site in your preferred language.
Site features and services	These provide functionality that help us deliver products and services. For example, Cookies or similar technologies help you log in by pre-filling the username field and help make chat a better experience by showing which of your friends are online. We may also use Cookies and similar technologies to help us store preferences, know when you've seen or interacted with FAA Group/Connekt Services' content, and provide you and others with social plugins and other customized content and experiences, such as making suggestions to you and others.
Performance	We use these to provide you with the best experience possible. For example, we may use Cookies or similar technologies to help us route traffic between servers and understand how quickly FAA Group/Connekt Services load for different people. Sometimes we may store information on your browser or device so features you are using load and respond faster.
Analytics and research	These are used to understand, improve, and research products and services, including when you access FAA Group/Connekt Services or other websites and apps from a computer or mobile device. For example, we may use Cookies or similar technologies (including information from your device) to understand how you are using social plugins to improve them. We may share information about this analysis with our partners.

5. How do we use cookies, local storage or similar technologies when you use a mobile device?

Many mobile devices act just like computers, such as smart phones that support full-featured browsers. For those devices, we and our partners use Cookies and similar technologies in ways that are similar to when you are accessing the web from a computer. Other devices use different technologies such as local storage on a device, Software Development Kits (SDKs) or Advanced Programming Interfaces (APIs) to facilitate the same types of processes we use Cookies for, as described above.

We may obtain or receive information about your use of your device, our apps, or other apps. As on the web, we also may use these technologies to store an identifier or other information on your device. We describe how we use these technologies and the information we received through their use above. For example, if we learn that you're already using an app, when you click on a link in News Feed from that app, we can send you directly to that app. If you don't have the app, we would instead send you to an app store so you could download the app.

6. How do we use cookies for security purposes?

We use tools like cookies to help keep FAA Group/Connekt Services safe, secure and easy to use. Cookies support or enable security features. For example, with login approvals if someone logs into your account from a browser you've never used before, we may block them and ask for more information. They also help us implement login notifications, so you can be alerted when your account is accessed under suspicious circumstances and disable any active FAA Group/Connekt sessions.

Besides helping to keep unauthorized people from logging into your account, we also use cookies to help make sure the people or machines that access our Services don't violate our policies. For example, certain information on our Services is public and therefore can be accessed by anyone on the Internet. These cookies help us understanding the volume and frequency of requests so we can detect and stop people or machines from "scraping" information from our site.

We also use these tools to make our Services easier to use, like when you mistype one character of your username or password. For example, if you've already logged into FAA Group/Connekt from the same browser, we'll give you easier options to correct your typo since we know you've successfully logged into FAA Group/Connekt before.

7. How We Protect Your Information

We work very hard to protect your information by using numerous tools (encryption, passwords, physical security, etc.) Unfortunately, as you probably know, third parties work very hard to unlawfully access information also. For that reason we cannot promise you that your Personal Information will always remain private.

8. When might we use cookies, device identifiers, local storage or similar technologies?

We may place or use these technologies when you interact with our Services, our related companies, or with an advertiser or partner (whether or not you are logged in to the particular Service) using a browser or device that permits the placement or use of the relevant technology. For example, when you visit our site or use our app, we may place or read cookies or receive information from your devices. We may also place cookies through a pixel on an advertiser's or partner's site.

9. When might we read the cookies on your computer or device?

Web browsers send any cookies for a particular web domain (ex: FAA Group/Connekt.global) to the website each time a machine with those cookies accesses content served from that domain. This means that any FAA Group/Connekt.global cookies will be sent to FAA Group/Connekt when any page is accessed at FAA Group/Connekt.global by that machine. It also means that these cookies are sent to FAA Group/Connekt when someone accesses a third-party website or application that integrates or uses our Services, like one of our plugins.

Sometimes we work with websites, apps and their partners so that we can place or read FAA Group/Connekt cookies on your browsers or devices when you visit third-party services. This allows us to do things like read and reference cookies from more than one device or browser that you use, on and off of our Services, so we can provide you FAA Group/Connekt Services across all of your devices and improve and understand the products, ads and services we offer to you and others across the Internet.

10. How do third parties use cookies, pixel tags ("pixels") and other similar technologies on our Services?

We sometimes use service providers to help us provide certain products and services. For example, we use service providers to help you buy things using FAA Group/Connekt on your mobile phone. As part of those services, a provider may use a pixel to collect information about your phone so that, if you choose, it can help us conveniently bill you through your regular phone bill.

When you view, click or otherwise interact with an ad or app on or off FAA Group/Connekt, our partners also use cookies, pixels or similar technologies (like local storage or information from your device), to help provide you with relevant services and ads. For example, a platform partner may use cookies, software developer kits (SDKs) or similar technologies to customize your experience while you're using their app. Or, an advertising partner may use a cookie to decide whether they want us to show you one of their ads or to measure the performance of the ads you see. Our partners also may use these technologies to help share information with our Services, like how you use their website or app.

We or others (like your friends in their posts or the Pages or apps you visit or use) may integrate third party features like maps or videos to provide you with better services. The providers of those integrations may collect information when you view or use them, including information about you and your device or browser. They may do this using Cookies or similar technologies. To learn more about the information they collect or receive, review their privacy policies.

FAA Group/Connekt may share your information when we believe it is reasonably necessary to comply with a law; regulation, or legal request; to protect the safety, rights, or property of the public, any person, or FAA Group/Connekt; or to detect, prevent, or otherwise address fraud, security or technical issues.

11. How do we use Cookies and similar technologies to show relevant ads?

We use Cookies and similar technologies to show you ads on and off FAA Group/Connekt Services. Learn more about how FAA Group/Connekt decides which ads to show you and the controls available to you. You can adjust your ad preferences if you want to control and manage your ad experience on FAA Group/Connekt.

The advertising companies we work with generally use cookies and similar technologies as part of their services. When they do so, they often adhere to industry-standard controls that you can use or they may offer other choices as well. To learn more about how advertisers generally use cookies and the choices they offer, you can review the following resources:

- Network Advertising Alliance
- Digital Advertising Alliance
- European Interactive Digital Advertising Alliance
- Digital Advertising Alliance of Canada
- Internet Advertising Bureau (US)

• Internet Advertising Bureau (EU)

We work with advertising companies to help advertisers show people ads based on other websites or apps those people have visited, among other factors. This helps us show you more useful and relevant ads. For example, if an advertiser is promoting an airline sale to Hawaii, they might want to show their ad to people who recently visited websites related to traveling to Hawaii. We work with an advertising company to help that advertiser show the airline sale ad those people.

We also authorize certain companies that provide service to advertisers to measure the impact of the advertiser's ads on FAA Group/Connekt Services but only where they agree to restrictions on how they can use the info they collect.

Here is more information about some of the company's advertiser's use and the choices they offer:

- Financial Advisers Australia Pty Ltd/FAA Group
- Connekt.global Pty Ltd
- Employsure

12. Do we use cookies if you don't have an account or have logged out of your account?

We still use cookies if you don't have an account or have logged out of your account. For example, if you have logged out of your account we use cookies to help:

- Identify and disable the accounts of spammers
- Recover your account if you ever lose access to it
- Provide extra security features like login notifications and login approvals
- Prevent people who are underage from signing up with a false birth date
- Enable us to deliver, select, evaluate, measure and understand the ads we serve on and off FAA Group/Connekt (this includes ads served by or on behalf of our affiliates or partners)
- Identify public computers so that we can discourage people from using Keep me logged in and putting their account at risk
- Generate insights about the people who interact with our Services and the websites of our advertisers and partners

We also set cookies if you don't have a FAA Group/Connekt account, but have visited FAA Group/Connekt.global, to help us protect FAA Group/Connekt Services and the people who use it from malicious activity. For example, these cookies help us detect and prevent denial-of-service attacks and the mass creation of fake accounts.

If you have cookies on your browser or device, we read that cookie when you visit a site with a social plugin.

13. Other important information

- By visiting our site or participating at an Event you agree to be bound by this notice.
- We may change this Notice from time to time. If we do we will post any changes on this Site. If the changes are significant, we may provide more prominent notice or obtain your consent as required by law. Amended terms take effect 30 days after they are posted. If you continue to use our Site after those changes are in effect, you agree to the revised policy.
- This Site is not intended for children. If you learn that a minor (child under 18) has provided us Personal Information it is your duty to contact us.

- When you share information with third party social media websites (e.g. by using the like button to share information about a campaign you have joined) remember that the information these third parties collect is subject to their privacy policies not ours.
- Your Personal Information will be collected, stored and processed on servers in Australia. The laws pertaining personal information in Australia may be different than the laws of the country where you reside.