

# Privacy Policy

We are committed to protecting the privacy and the confidentiality of our clients and any personal information that we collect from you, whether that information is provided in written, verbally or in electronic form.

We collect and secure all client information in accordance with the *Privacy Act 1988* and National Privacy Principles established under the *Privacy Amendment (Private Sector) Act 2000*. Information about the Privacy Principles and your rights under the legislation can be accessed at the Privacy Commissioner's website at [www.privacy.com.au](http://www.privacy.com.au).

This policy statement aims to describe how we will treat your personal information.

## **Why do we collect personal information?**

Prudent financial advice stems from an objective assessment of an individual's needs, objectives and attitudes to investment and risks and a detailed analysis of the clients current situation. These items can only be determined by collecting personal information. Similarly, your advisor needs some of your personal details in order to properly execute your financial transaction in a timely, efficient manner.

## **Credit References & Reports**

Access to some credit providers and products is subject to the provision of a complete credit report. If you are applying for such products and/or services, then we may be required to obtain a formal credit report, subject to the conditions of your engagement authority.

## **What personal information do we collect?**

Our ability to provide you with comprehensive advice and administration depends on our ready access to certain personal information, including details of your:

- Age, health condition and family plans;
- Professional qualifications;
- Past, current and future employment;
- Financial needs and objectives;
- Current financial circumstances, including your assets and liabilities (actual and potential), income, expenditure, insurance cover and superannuation;
- Investment preferences and aversion or tolerance to risk;
- Family commitments, social security eligibility, estate planning; and
- Various information that shape your needs and financial situation.

## **How do we use your personal information?**

Personal information is often necessary to adequately provide the services you have requested, which may include:

- Applying for products/services;
- Developing a financial strategy/plan;
- Providing appropriate advice to you;
- Implementing recommendations;
- Reviewing your financial plan; and
- Monitoring your portfolio.

Your personal information is secured from unauthorised access via password protected computer systems and physically restricted office filing facilities.

We may disclose your personal information to the following persons:

- Our authorised representatives and staff only as required in order to provide the services that you have requested. All our staff and representatives are obliged to adhere to this Privacy Policy;
- The Australian Securities & Investments Commission upon any formal request to inspect details to ensure ongoing compliance in accordance with regulatory and professional standards;

- Product issuers, suppliers and administrators for the purpose of establishing and maintaining the elements of any recommendations accepted by you, or explicitly selected by you; and
- Nominated product/service providers that you have explicitly nominated as recipients of particular information, including:
  - Financiers, insurers and credit reporting agencies,
  - Accountants,
  - Solicitors,
  - Partners,
  - Regulatory authorities such as the Taxation Office and Centrelink.

We only disclose your personal information as required to satisfy the following requirements:

- The provision of the services that you have formally requested;
- As required for assessing credit and product applications;
- Where required by law;
- Where you have consented to such disclosure;
- Conducting statistical analysis in order to improve our services to you and to ensure that we can provide you with relevant research, marketing and service-related materials such as newsletters, articles, brochures, e-mail messages and special event invitations where you may have expressed an interest in such items.

NOTE: you can specify which information you do, or don't wish to receive and we will endeavour to honour your requests where possible.

### **Cookies**

Occasionally our web site uses cookies to allow the site to identify technical components of your browser while you are using our site. These cookies simply aid the technology and its developers to enhance the site to improve your browsing experience. Despite their harmlessness, you may wish to configure your browser settings to bar all cookies or to issue warning messages when cookies are encountered. That can afford you an opportunity to refuse their download individually. Refer to your Internet browser "help" function or user manual for details of these settings.

### **Accessing and maintaining your information**

If you become aware or believe at any time that information we hold about you is inaccurate, incomplete or outdated, please contact us to correct that information immediately.

You are entitled to request access to your personal information at any time. We will endeavour to respond to any request for access within 5 business days. The time required to access your information may depend upon the currency, volume and complexity of the information or the request. Under the National Privacy Principles access may, within reasonable bounds, be denied in some circumstances. If the request is exceptionally large, complex or time consuming, then we may be forced to charge a fee for access.

### **Complaints**

If you have a complaint about our treatment of your personal information, you should contact your designated advisor and lodge a formal request. Your request will be actioned within 5 business days, with an aim to resolve any complaint within 30 days, subject to due consideration of the size and complexity of the complaint.

If you do not achieve a satisfactory outcome, then please follow our formal dispute resolution procedure as identified within our Financial Services Guide and our formal Compliance & Procedures Manual.

Our staff and representatives are contractually bound to conform to these procedures. Those procedures include a definition of the escalation procedures within the organisation structure.