

Privacy Policy

Advice Professionals Pty Ltd AFSL 413272

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Advice Professionals Pty Ltd ABN 95 153 749 154 ("Advice Professionals") holds an Australian Financial Services Licence (no. 413272). Your financial adviser ("Adviser") is an Authorised Representative of Advice Professionals and provides services on behalf of Advice Professionals.

Advice Professionals abides by the Australian Privacy Principles established under the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Reform Act). The Act came into force on 12 March, 2014.

As a financial planning organisation, we are subject to certain legislative and regulatory requirements which necessitate us to obtain and hold detailed information which personally identifies you ('personal information') and/or contains information or an opinion about you ('sensitive information'). Our ability to provide you with a comprehensive advice service is dependent on us obtaining this information about you.

1. Personal information and how we use it

The type of information we may collect can include (but is not limited to):

- (a) name, address, date of birth, contact details, income, assets and liabilities, account balances (including superannuation), tax and financial statements;
- (b) employment history, employment circumstances, family commitments and social security eligibility;
- (c) details of your financial needs and objectives;
- (d) details of your investment preferences and aversion or tolerance to risk.

We obtain most of the information directly from our clients through applications and other forms. We may also obtain information from other sources.

We will not collect any personal information about you except when you have knowingly provided that information to us or authorised a third party to provide that information to us.

We will only collect, maintain and use personal information about you if it is necessary for us to provide adequate financial planning advice to you.

If we are arranging applications for death, sickness and disability insurance we usually need to collect sensitive information. Sensitive information is subject to greater restrictions.

Failure to provide to us the personal information referred to above may expose you to higher risks in respect of the recommendations made to you and may affect the adequacy or appropriateness of advice we give to you.

We are obliged pursuant to the Corporations Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission.

We may also disclose your personal information to superannuation fund trustees, insurance providers, product issuers, finance providers and any other person for the purpose of giving effect to the recommendations made by us.

2. Disclosure to overseas recipients

We do not typically or routinely disclose personal information to overseas recipients.

Unless we have your consent, or an exception under the Australian Privacy Principles applies, we will only disclose your personal information to overseas recipients where we have taken reasonable steps to ensure that the overseas recipient does not breach the Australian Privacy Principles in relation to your personal information.

3. Protecting your personal information

Safeguarding the privacy of your information is important to us whether you interact with us personally, by phone, mail, over the internet or other electronic medium.

Your personal information is generally held in your personal client file which is stored in a combination of secure computer storage facilities, paper-based files and other records.

We use physical security, password protection and other measures to ensure that personal information is protected from misuse, interference and loss; and from unauthorised access, modification and disclosure.

At all times your personal information is treated as confidential. Any sensitive information is treated as highly confidential.

In the event you cease to be a client of this organisation, any personal information which we hold about you will be maintained for a period of 7 years in order to comply with legislative and professional requirements, following which time the information may be destroyed.

4. Access to the information we hold

You may at any time request access to your personal information and we will (subject to the following exceptions) provide you with that access either by providing you with copies of the information requested, allowing you to inspect the information requested or providing you with an accurate summary of the information held. We will, prior to providing access in accordance with this policy, require you to provide evidence of your identity.

We will not provide you access to personal information which would reveal any confidential formulae or the detail of any in house evaluative decision making process, but may instead provide you with the result of the formulae or process or an explanation of that result.

We will not provide you with access to your personal information if:

- (a) providing access would pose a serious threat to the life or health of a person;
- (b) providing access would have an unreasonable impact on the privacy of others;
- (c) the request for access is frivolous or vexatious;
- (d) the information related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
- (e) providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- (f) providing access would be unlawful;
- (g) denying access is required or authorised by or under law;
- (h) providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security.

In the event we refuse you access to your personal information, we will provide you with an explanation for that refusal.

We will endeavour to ensure that, at all times, the personal information about you which we hold is up to date and accurate. In the event that you become aware, or believe, that any personal information which we hold about you is inaccurate, incomplete or outdated, you may contact us and, if we agree that the information requires correcting, we will take all reasonable steps to correct the information. We will endeavour to respond to any request for access within 30 days depending on the complexity of the information and/or the request. If your request is urgent please indicate this clearly.

5. Complaint regarding your privacy

If you consider that any action by your adviser breaches this Privacy Policy Statement or the Australian Privacy Principles or otherwise doesn't respect your privacy, you can make a complaint. This will be acted upon promptly.

To make a complaint, phone Advice Professionals Pty Ltd on 07 4041 0899.

If you are unhappy with that response, you are entitled to contact the Office of the Australian Information Commissioner who may investigate your complaint further. The phone number for that office is 1300 363 992.