

# Privacy Policy & Important Information

## Overview

A guide to how we manage your personal information.

## Disclaimer and Warning

The information contained herein is of a general nature only and does not constitute personal advice.

You should not act on any recommendation without considering your personal needs, circumstances, and objectives. We recommend you obtain professional financial advice specific to your circumstances.

The materials presented in the PFPFG websites are provided in good faith and is derived from sources believed to be reliable and accurate at the time of release on the Internet.

Neither PFPFG nor its directors or employees give any representation or warranty as to the reliability, accuracy, or completeness of the information, nor do they accept any responsibility arising in any way (including by negligence) for errors in, or omissions from, the information.

## Privacy Policy

PFPFG regards Privacy as a pertinent issue and understands that it is important for you to know how we handle your personal information.

Privacy Laws apply to how we collect, hold, use, and disclose your personal information. PFPFG complies with its obligations under the Privacy Act 1988 and the associated Australian Privacy Principles ("APPs") and is committed to protecting the privacy of your personal information.

You can obtain further details of our obligations as an organisation under Australia's privacy laws from the Office of the Australian Information Commissioner (Commissioner) or by reference to the APPs and the Commissioner's associated guidelines at [www.oaic.gov.au](http://www.oaic.gov.au).

The Privacy Policy has been published to provide you with an outline of the following:

- ❖ The types of personal information that we collect and keep on record;
- ❖ Why we collect, hold, use, and disclose your personal information;
- ❖ How we collect your personal information;
- ❖ How you may access your personal information and correct it if necessary;
- ❖ How to raise your concerns to us in relation to our handling of your personal information; and
- ❖ If we are likely to disclose your personal information to overseas recipients.

## Types of personal information that we collect, use and hold

There are two types of personal information that PFPFG may collect, use and hold:

- ❖ Personal information – this is any information or opinion about you, whether the information or opinion is true or otherwise, and whether the information or opinion is recorded in a material form or otherwise. Usually, this is the information that identifies you, such as your name, address, contact details, gender information, occupation details and any other information that can identify you.



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- ❖ Sensitive information – this is usually information about an individual's racial or ethnic origin, political opinions, or membership, religious or philosophical beliefs, criminal record, health, or genetic information.

### Why we collect your personal information

PFPFG collects and holds personal and sensitive information for the purposes of establishing and building a financial services relationship with you. For example, PFPFG will require your personal information to provide suitable financial advice.

In some cases, we provide personal information to our contractors, who provide us with services to assist us with conducting our business.

You do not have to provide to PFPFG any of your personal information; however, if you choose not to provide the information or if you provide incomplete or inaccurate information, we may not be able to provide the services you are seeking.

### How we collect your personal information

Personal information about you is generally collected directly from you, unless you have consented to us obtaining information from a third party, such as your accountant, spouse, or superannuation fund.

However, there may be circumstances where it is not practical or reasonable for us to obtain your consent before collecting your personal information from a third party. For example, if you are nominated as a beneficiary of a life or superannuation policy or your information is obtained through publicly available information services, such as social media or telephone directory, PFPFG will not obtain consent from you prior to collecting your information.

When you visit PFPFG's or any of our representatives' web site we may collect information of a statistical nature such as the pages you viewed or the time online. This information is collected using cookies. Cookies do not identify individual users although they do identify a user's browser type and Internet Service Provider. You can configure your browser to accept all cookies, reject or notify when a cookie is sent. Please refer to your browser instructions for more details.

Where we collect information from you about another individual, such as your nominated beneficiary, it is important that you advise them of the disclosure and their Privacy rights.

### Disclosure of your personal information

Generally, your consent is obtained before we disclose your personal information to a third party. Your consent can be in writing, by telephone, or implied by your conduct.

Depending on the type of service or product provided to you we may need to disclose your personal information to:

- ❖ Investment Managers, Insurance Companies or Financial Institutions;
- ❖ A third party acting on your behalf e.g., your nominated financial adviser, accountant, lawyer;
- ❖ External service providers that provide services to us or our representatives e.g., mailing houses, software suppliers.
- ❖ Trustees of APRA regulated superannuation funds of which you are a member.

In some instances, we may be required to disclose your personal information to external services providers who are located overseas.

In some circumstances however we may be required by Law to disclose your personal information.



It may also be necessary to disclose your personal information to a party acquiring an interest or shareholding in PFPFG's or any of our representatives' business.

### **Access to personal information**

You can request us at any time to provide you with access to the personal information we hold about you. Under some circumstances we may not be required to provide access to you and in such cases a written explanation will be given to you.

Access to your information will be provided on receipt of a written request and will generally be processed within 21 days. More time may be required for more complex requests.

Your written request should be forwarded to our Privacy Officer at the address provided on this document.

There is no fee for requesting access to your information; however, we may charge you the reasonable costs of processing your request.

### **Personal information quality**

We try to ensure that your personal information is accurate, complete, and up to date. To assist us with this please keep us advised of any of your personal details which may have altered.

Further, if you believe that the information, we have about you is not accurate, complete, or up to date, please contact us and we will use all reasonable efforts to correct the information.

If we disagree as to the accuracy of the requested correction, we will make an appropriate notation in your records that you claim the information we hold is not accurate, complete, or up to date.

### **Personal information security**

We take all reasonable administrative, technical, and physical safeguards to protect your personal information from misuse, loss, unauthorised access, alteration, or disclosure

Your personal information may be stored on business servers or Cloud Storage, which can be located overseas.

Secure methods are used to destroy or de-identify any personal information, provided the information is no longer needed for any purpose and it is permissible by the law to do so.

### **Marketing and promotional material**

We acknowledge and respect your right to choose to opt-out of receiving information about products and services supplied by us, or by others, which we think may be of interest to you.

Should you decide not to receive marketing or promotional material from us you can opt-out at any time by advising us in writing or contacting us by telephone.

### **Privacy policies of other parties**

Many of the product and service providers you may deal with through your relationship with PFPFG will also have Privacy Policies concerning the manner in which they collect, hold, use or disclose personal information.

These Policies can generally be accessed via the provider's web site or will be made available to you upon request to them.



### **Changes to this statement**

PFPFG may make changes to our Privacy Policy from time to time. We will publish those changes on our web sites.

### **Contacting us about privacy**

If you would like further information regarding our Privacy Policy, or if you think we have breached any aspect of this Privacy Statement, please contact our Privacy Officer by:

Tel: 1300 969 737 | Email: [compliance@pfpgroup.com.au](mailto:compliance@pfpgroup.com.au) | Post: PO Box 6010 East Perth WA 6892.

### **Issued by:**

PFP Group Pty Ltd ABN 85 653 546 671 and wholly owned subsidiaries PFP Financial Services Pty Ltd ABN 45 653 557 405 and Personal Financial Planners Pty Ltd ABN 45 653 557 469.

Jointly and severally referred to herein as “**PFP Group, PFP Financial Group and PFPFG**”.

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