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Privacy Policy

Who We Are

Australian Financial Group Financial Planning Pty Ltd ('AFGFP') is a financial planning organisation that provides strategic and financial advice to individuals, professional firms, corporate entities and the public sector.

We are committed to continuous comprehensive research to ensure that recommendations adhere to the highest quality and guarantee ongoing monitoring.

At AFGFP we have solutions to client risk management needs. We have the capacity to analyze your exposure to risk and to recommend appropriate products and courses of action for your specific purpose, to protect you, your family, your business and your overall financial plans from being adversely affected by unforeseen circumstances. To achieve this aim we need to make the most efficient use of your personal information.

However, it is equally important to us that you are confident that any of your personal information entrusted to us is treated with the appropriate degree of privacy.

AFGFP abides by the National Privacy Principles established under the Privacy Amendment (Privacy Sector) Act 2000. A summary of the National Privacy Principles is available on our website or by contacting our office.

As an Australian Financial Services Licensee (Number 247105) we are subject to certain legislative and regulatory requirements that necessitate us obtaining and holding detailed information that personally identifies you and/or contains information or an opinion about you ("personal information").

What Is Personal Information

Personal information is any information about you that identifies you or by which your identity can be reasonably determined.

Our ability to provide you with comprehensive financial planning advice is dependent on us obtaining certain personal information about you, including:

- a) Name, sex, date of birth and addresses;
- b) Employment details and employment history;
- c) Details of your financial needs and objectives;
- d) Details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, investments, insurance cover and superannuation;
- e) Details of your investment preferences and aversion or tolerance to risk;
- f) Information about your family commitments and social security eligibility.

Note: Failure to provide personal information 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.

How Do We Collect Your Personal Information

Where possible, we will collect your personal information directly from you. Generally this will be by way of face to face interviews, over the telephone, by completing a Personal Information Collection Booklet (data collection form) or if you contact us via our web site. From time to time additional and/or updated personal information may be collected through one or more of those methods.

Where your personal information has been provided to us by an authorised third party we will take reasonable steps to ensure that the personal information collected is accurate, complete and up to date.

Why Do We Collect Your Personal Information

We will only collect, maintain and use personal information about you if it is necessary for us to adequately provide to you the services you have requested including:

- a) The preparation of your Statement of Advice;
- b) Determining your requirements and providing the appropriate advice;
- c) Making securities, insurance or investment recommendations;
- d) Reviewing your Statement of Advice;
- e) Reviewing securities, insurance or investment recommendations.

Note: Failure to provide full and complete information we request may mean that we are unable to provide services to you fully and properly.

How Do We Use Your Personal Information

We will not use or disclose personal information collected by us for any purpose other than:

- a) The purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure; or
- b) Where you have consented to such disclosure; or
- c) Where the National Privacy Principles authorise use or disclosure where required or authorised under law, in circumstances relating to public health and safety and in connection with certain operations by or on behalf of an enforcement body.

We are required under the Rules of Professional Conduct of the Financial Planning Association of Australia to make certain information available for inspection by the Association on request to ensure ongoing compliance with mandatory professional standards. This may involve the disclosure of your personal information. We are also obliged pursuant to the Financial Services Reform Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission.

From time to time we may use your personal information to provide you with direct marketing material such as articles that may be of interest to you. If you do not want to receive any of this information contact your Authorised Representative, phone us directly on (08) 9420-7888 or visit our website. Please allow two weeks for your request to be actioned.

You may change your mind about receiving information at any time by contacting us.

We may disclose your personal information to superannuation fund trustees and product issuers for the purpose of giving effect to the recommendations made by us.

Is Your Personal Information Secure

The protection of your personal information is a priority for AFGFP. We take all reasonable precautions to safeguard your personal information from loss, misuse, unauthorised access, modification or disclosure. Your personal information is generally held in your client file and a computer database. At all times your personal information is treated as confidential and 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 in a secure storage facility for a period of 7 years in order to comply with legislative and professional requirements, following which time the information will be destroyed.

Can I Access Personal Information You Hold

You may at any time, by contacting us using any of the methods detailed below, request access to your personal information and we will (subject to the following exceptions) provide you with access to that information 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. In some circumstances, for example, access to information held in archives, a fee may be charged to cover the cost of retrieval and the supply of this information to you. We will, prior to providing access in accordance with this policy, require you to provide evidence of your identity.

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 relates 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.

Ensuring Your Personal Information is Up To Date

We will endeavour to ensure that, at all times, the personal information about you that 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 using any of the methods detailed below and provide to us evidence of the inaccuracy, incompleteness or out datedness and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information.

If we do not agree that your personal information requires correcting, we must, if you request take reasonable steps to ensure that whenever your personal information is accessed or handled in the future, it is apparent that you are not satisfied as to the accuracy or completeness of that information.

AFGFP Online Services

AFGFP understands the importance of privacy to the users of the AFGOnline website (www.afgonline.com.au). The following statement outlines how in the context of the AFGOnline website information is used, protected and recorded. By using the site visitors consent to the uses below mentioned.

Information Logged

Our server records the information provided by browsers when visiting the AFGOnline website. This includes the date and time of visits, the pages accessed and documents downloaded. It also includes servers IP addresses and if referred from another site, the address of the referring site. AFGFP mostly use the information to make this website more user-friendly and useful to visitors, and to monitor site use.

Cookies

In common with most other websites, our website uses Cookies to enhance the functionality, keep track of visits and provide personalised features. Browsers can generally be configured not to accept Cookies, however some functionality of our site and other sites will be lost. The use of on-line services creates the need for us to be able to identify the visitor and cookies are used for this purpose.

About information provided

The type of information AFGFP collect is dependent on what products and services are accessed on the website. Where specific terms and conditions for a product or service apply they will supersede this general statement to the extent they are inconsistent with it.

AFGFP may use information and contact details gathered through the use of the AFGOnline site, or linked or embedded sites for answering queries, identifying products and services which we consider may be of interest, tailoring the site content presented so it fits expected requirements for marketing purposes within the AFG Group.

We may also use your information for other purposes permitted by law, or which a visitor would reasonably expect such as up-dating our records, contact or for statistical purposes.

Where applying for a particular product or service through this site the application form may contain special consents concerning the use of information. If consent is provided, which will usually be required before the application can proceed, we may use information as permitted and also for the above purposes.

In common with other financial service providers we use agents and other third parties to provide some services to AFGFP, and for this purpose we sometimes need to provide them with relevant parts of the information which we have obtained from clients under their contracts. These third parties are required to keep your information confidential and use it only for the purposes for which we are permitted.

We may offer through this site products or services that are supplied by or through other organisations. If you enquire about the service we will need to pass to them relevant details about you and your enquiry, to complete the transaction.

If you provide information to sites linked to or embedded in the AFGOnline web site, we may see that information, but any use of it by us will be subject to this privacy statement.

Information Security

AFGFP takes all reasonable steps to protect your security when using our website but you should be aware that no transmission of information to and from websites is ever totally secure.

Identifiers

We will not adopt as our own any identifiers that you may provide to us such as Tax File Numbers, Medicare Numbers etc.

Sending Data Overseas

We will not send any personal information about you overseas unless you specifically consent to this, or we reasonably believe that the other country has privacy laws substantially similar to our own, or we provide the information in other circumstances giving like protection.

Concerns

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us using any of the methods detailed below and request that your complaint be directed to the Privacy Officer. Your complaint will be considered and responded to within 7 days. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

Contact Us

If you have a question about this Privacy Statement or wish to lodge a request to access your personal information, you can contact us in any of the following ways:

By speaking to your Authorised Representative OR

By telephoning:	1800 003 623
By writing to:	AFG Financial Planning Pty Ltd PO Box 710 WEST PERTH WA 6872

Additional Privacy Information

Further information on privacy in Australia may be obtained by visiting the web site of the Office of the Federal Privacy Commissioner at <http://www.privacy.gov.au> or by phoning 1300 363 992.
