Phillipsons Financial Planning

Privacy Policy:

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Phillipsons Financial Planning Pty Ltd is committed to protecting the privacy of your personal information. Below is some information about how your personal information will be handled by us.

Collecting your personal information

Phillipsons Financial Planning Pty Ltd, an Australian Financial Services Licensee, collects your personal information for a variety of purposes, including providing you with the financial services that you have requested (such as providing you with financial advice), managing your financial adviser's relationship with you and contacting you about products and services in which you may be interested. Phillipsons Financial Planning Pty Ltd may also be required to collect your personal information pursuant to legislation and regulatory requirements.
If the personal information requested by Phillipsons Financial Planning Pty Ltd is not provided, your financial adviser may not be able to provide you with financial services, including providing you with financial advice that is appropriate to your investment needs, objectives and financial circumstances.

Using and disclosing your personal information

Your personal information may be used and disclosed by Phillipsons Financial Planning Pty Ltd for the purposes outlined above and for related purposes.

The types of service providers to whom Phillipsons Financial Planning Pty Ltd may provide your personal information are:

- other financial advisers and organisations involved in providing the financial services you have requested (which may include ongoing services) such as fund managers who assist us in providing financial advice and paraplanners
- insurance providers, superannuation trustees and product issuers in connection with the provision to you of the financial services you have requested
- organisations that assist in operating a financial planning business, such as those that provide administrative, financial, accounting, insurance, research, legal, computer or other business services
- your representatives or service providers, such as your accountant, solicitor, tax agent, stockbroker or bank
- organisations involved in a business restructure or a transfer of all or part of the assets of Phillipsons Financial Planning Pty Ltd
- government authorities and other organisations when required by law
- organisations that you have consented to your personal information being disclosed to.

Disclosing your information outside Australia

In the course of providing our services, there may be a requirement to provide certain personal information to recipients who reside outside Australia. This is specifically the case where we are arranging international investments with brokers, share registries and fund managers who do not reside in Australia. In such cases, we will notify you of the requirement to disclose your personal information to these recipients prior to making such disclosure and at all times will make every effort to ensure that these organisations adhere to Australian Privacy Principles.

Types of personal information that we collect

The types of information that we collect and hold about you could include:

- ID information, such as your name, postal or email address, telephone numbers, and date of birth
- other contact details, such as social media handles
- financial details, such as your tax file number
- health information
- other information that we think is necessary.

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Marketing

We may use or disclose your personal information to let you know about products and services that might better serve your financial and lifestyle needs, or running competitions or promotions and other opportunities in which you may be interested.

We may conduct these marketing activities via email, telephone, SMS, iM, mail, or any other electronic means. We may also market our products to you through third party channels (such as social networking sites).

We will always let you know that you can opt out from receiving our third party or Group program marketing offers.

Where we market to prospective customers, we are happy to let them know how we obtained their information and will provide easy to follow opt-outs.

With your consent, we may disclose your personal information to third parties, such as brokers or agents, or for the purpose of connecting you with other businesses or customers. You can ask us not to do this at any time. We won't sell your personal information to any organisation outside our partner organisations.

Yes, you can opt-out

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

What are the other ways that we use your information?

These are some of the ways that we use your personal information:

- identifying you or verifying your authority to act on behalf of a customer
- telling you about other products or services that may be of interest to you, or running competitions and other promotions (this can be via email, telephone, SMS, iM, mail, or any other electronic means including via social networking forums), unless you tell us not to
- assisting in arrangements with other organisations (such as loyalty partners) in relation to a product or service we make available to you
- allowing us to run our business and perform administrative and operational tasks, such as:
  - training staff
  - developing and marketing products and services
  - risk management
  - systems development and testing, including our websites and other online channels
  - undertaking planning, research and statistical analysis
  - determining whether a beneficiary will be paid a benefit
  - preventing or investigating any fraud or crime, or any suspected fraud or crime
  - as required by law, regulation or codes binding us
  - for any purpose for which you have given your consent.

Correcting your personal information

How to correct your personal information

Contact us if you think there is something wrong with the information we hold about you and we'll try to correct it if it's:

- inaccurate
- out of date
- incomplete
- irrelevant
- misleading.

If you are worried that we have given incorrect information to others, you can ask us to tell them about the correction. We'll try and help where we can - if we can't, then we'll let you know in writing.

Helping you manage corrections

Whether we made the mistake or someone else made it, we are required to help you ask for the information to be corrected. So we can do this, we might need to talk to others. However, the most efficient way for you to make a correction request is to send it to the organisation which made the mistake.

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Where we correct information

If we're able to correct the information, we'll let you know within five business days of deciding to do this. We'll also let the relevant third parties know as well as any others you tell us about. If there are any instances where we can't do this, then we'll let you know in writing.

Where we can't correct information

If we're unable to correct your information, we'll explain why in writing within five business days of making this decision. If you have any concerns, you can access our external dispute resolution scheme or make a complaint to the Office of the Australian Information Commissioner.

Time frame for correcting information

If we agree to correct your information, we'll do so within 30 days from when you asked us, or a longer period that's been agreed by you.

If we can't make corrections within a 30 day time frame or the agreed time frame, we must:

- let you know about the delay, the reasons for it and when we expect to resolve the matter
- ask you to agree in writing to give us more time
- let you know you can complain to our external dispute resolution scheme or the Office of the Australian Information Commissioner.

Anonymous/Pseudonym

If you have general enquiry type questions, you can choose to do this anonymously or use a pseudonym. We might not always be able to interact with you this way however, as we are often governed by strict regulations that require us to know who we're dealing with. In general, we won't be able to deal with you anonymously or where you are using a pseudonym when:

- it is impracticable
- we are required or authorised by law or a court/tribunal order to deal with you personally.

Resolving your privacy issues

How do you make a complaint?

If you have a complaint about how we handle your personal information, we want to hear from you. You can contact us by:

- phoning 03 5144 4566
- email privacy@phillipsons.com.au
- speaking to us in person at our business address.

We are committed to resolving your complaint and doing the right thing by our customers. Most complaints are resolved quickly, and you should hear from us within five business days.

Further options

If you have contacted us by phone or in person and feel your issue still hasn't been resolved, the next step is to write to us at:

General Manager
Phillipsons Financial Planning Pty Ltd
PO Box 859
Sale Vic. 3853

Need more help?

If you still feel your issue hasn't been resolved to your satisfaction, then you can raise your concern with the Office of the Australian Information Commissioner:

Online: www.oaic.gov.au/privacy
Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Fax: +61 2 9284 9666
Mail: GPO Box 5218, Sydney NSW 2001 or GPO Box 2999, Canberra ACT 2601

What additional things do we have to do to manage your complaints about information?

If your complaint relates to how we handled your access and correction requests, you may take your complaint direct to tthe Office of the Australian Information Commissioner. You are not required to let us try to fix it first.

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Ask for more time if we can't fix things in 30 days

If we can't fix things within 30 days, we'll let you know why and how long we think it will take. We will also ask you for an extension of time to fix the matter. If you have any concerns, you may complain to the Office of the Australian Information Commissioner.

Letting you know about our decision

We'll let you know about our decision within 30 days or any longer agreed time frame. If you have any concerns, you may complain to the Office of the Australian Information Commissioner.

Gaining access to your personal information and contacting Phillipsons Financial Planning Pty Ltd

You can gain access to your personal information held by Phillipsons Financial Planning Pty Ltd. In some circumstances allowed by law, request for access can be denied.

For more information about privacy in general, you can visit the Office of the Australian Information Commissioner's website at: **www.oaic.gov.au**

Contact us

To gain access to your personal information held by Phillipsons Financial Planning, please contact us:

Phillipsons Financial Planning Pty Ltd
388 Raymond Street
Sale Vic. 3850
Phone: 03 5144 5207
Fax: 03 5143 3419
Email: privacy@phillipsons.com.au

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