

**Privacy Policy**

AssetPlan Financial Services Pty Ltd (Australian Financial Services Licence No. 229613) and its Authorised Representatives respect your personal information and this Privacy Policy explains how we handle it. We abide by the Australian Privacy Principles (APPs) contained in Schedule 1 of the Privacy Amendment Act 2012 which amends the Privacy Act 1988.

**Collection of Personal Information other than Sensitive Information**  
As a financial planning organisation we are subject to certain legislative and regulatory requirements, which necessitate us obtaining and holding detailed information, which personally identifies you and/or contains information or an opinion about you (“personal information”). In addition, our ability to provide you with a comprehensive financial planning and advice service is dependent on us obtaining certain personal information about you, including:

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

Failure to provide 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 will not collect any personal information about you except when you have knowingly provided that information to us (referred to as solicited information) or authorised a third party to provide that information to us.

Where we receive unsolicited personal information about you, we will check whether that information is reasonably necessary for our functions or activities. If it is, we will handle this information the same way we do with other information we collected from you. If not, we will destroy and de-identify it.

**Sensitive Information**  
Sometimes we need to collect sensitive information about you for instance in relation to some insurance applications. This could include things like medical checks, medical consultation reports or other information about your health. Unless required by law, we will only collect sensitive information with your consent.

**Notification of the collection of personal information**  
When we receive personal information from you directly, we will take reasonable steps to notify you how and why we collected your information, who we may disclose it to and outline how you can access it, seek correction of it or make a complaint.

Sometimes we collect your personal information from third parties; we will take reasonable steps to notify you of that collection.

**Use or disclosure of Personal Information**  
We will not use or disclose Personal Information collected by us for any purposes 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.

**Direct marketing**  
We will not use or disclose your personal information for the purpose of direct marketing.

**Overseas Disclosures**  
We run our business in Australia, however, we may store your information in cloud or other type of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in another country.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure

**Information Security**  
Your personal information is generally held in your client file. Information may also be held in a computer database. We will at all times seek to ensure that the personal information collected and held by us is protected from misuses, loss, unauthorised access, modification or disclosure. At all times your personal information is treated as confidential and any sensitive information is treated as highly confidential. All computer-based information is protected through the use of access passwords on each computer.

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

**Website Activity**  
We also collect information about you that is not personal information. For example, we may collect data relating to your activity on our websites (including IP addresses) via tracking technologies such as cookies. Cookies are small data files that your browser places on your computer or device. Cookies help your browser navigate a website and the cookies themselves cannot collect any information stored on your computer or your files. When a server uses a web browser to read cookies they can help a website deliver a more user-friendly service. To protect your privacy, your browser only gives a website access to the cookies it has already sent to you. We generally use this information to obtain session details for access to parts of our web site.

**Government Related Identifiers**  
In certain circumstances, we may be required to collect government-related identifiers such as your tax file number. We will not use or disclose this information unless we are authorised by law.

**Accessing Personal Information**  
You may at any time, 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. We will, prior to providing access in accordance with this policy, require you to provide evidence of your identity.

**Updating and correcting Personal Information**  
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 provide to us evidence of the inaccuracy or incompleteness or out-datedness and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information.

**Changes to this Privacy Policy**  
We reserve the right to make amendments to this Privacy Policy at any time.

**Complaints & Contacting us**  
If you wish to complain about any breach or potential breach of this Privacy Policy or the NPP, you should contact us and request that your complaint be directed to the Compliance Officer. Your complaint will be considered within 7 days and responded to. 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 Australian Information Commissioner who may investigate your complaint further.

If you require more information about our privacy policy please contact us at:

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