



## **Finspire Pty Ltd**

Level 4, 64 Clarence Street

Sydney NSW 2000

Tel: 02 8296 0888

Fax: 02 8296 0808

Australian Financial Services Licence: 296724

## **Privacy Policy – Use and Disclosure**

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### **Our Commitment**

We at Finspire Pty Ltd recognise that your privacy is very important to you. This statement addresses potential concerns you may have about how personal information you provide to us, including how the information is collected, held, used, disclosed and transferred.

We are bound by, and committed to supporting, the National Privacy Policy (NPPs) set out in the Privacy Amendment (Private Sector) Act 2000. Our aim is to both support and ensure that we comply with the NPPs that form the basis of laws introduced, to strengthen privacy protection for the general public.

### **Collection**

**As a financial planning organisation we are subject to certain legislative and regulatory requirements that necessitate us obtaining and holding detailed information which personally identifies you and or contains personal information. In addition, our ability to provide you with a comprehensive financial planning advice service is dependent on us obtaining personal information about you. The type of information we will ask you to provide may include:**

- Personal information about you and your family and health details
- Employment details and employment history
- Details of your financial goals and objectives
- Details of your current financial circumstances, including your assets and liabilities, income, expenditure, insurance cover and superannuation
- Details of your investment preferences and aversion or tolerance to risk
- Details of your Estate Planning arrangements
- Details of your social security eligibility

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:

- The preparation of your financial plan
- The provision of financial planning advice to you
- Making recommendations about securities, investments and risk products
- Reviewing your financial position
- Reviewing recommendations
- Provision of insurance advice and recommendations

**We will not collect any personal information about you except where you have knowingly provided that information to us or authorised a third party to provide that information to us. Generally, personal information will only be collected in face-to-face interviews, via telephone, email, facsimile or a combination of these methods.**

Failure to provide personal information may result in inappropriate recommendations, which may lead to higher risks in respect of the recommendations made to you.

We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter Terrorism Act 2006. This information will be held securely on your file.

## **Use and Disclosure**

### **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 Corporations Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission.

In order to fulfil the purposes set out above we may provide access to your personal information to third parties with whom we have a business relationship, for example superannuation fund trustees, insurance providers, product issuers and other service providers.

All your personal information is generally held in your client file. Information may also be held in a computer database.

Our website contains links to other websites whose operator may or may not adhere to a privacy policy or be governed by the National Privacy Principles. While it is not necessary to register your personal details to use our website, we may in the future offer a registration service that will enable you to receive product and service updates, newsletters and other information. In the event you do register with us in the future we will collect personal information including your name and e-mail address. Should you wish to opt out from receiving these materials, please let us know and you will be removed from the database.

In the event that we propose to sell our business, we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event of a sale of our business, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

## **Access to Your Personal Information**

You may at any time, by contacting us by any of the methods detailed below, request access to your personal information. We will 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, forward to you any charges applicable for providing access to this 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 is inaccurate, incomplete or outdated, you may contact us by any of the methods detailed below.

Please note that we need not provide access to personal information where a request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonably interfere with another person's privacy, or be a breach of the law. If we refuse access we will advise you of our reasons for doing so.

## **Security to your Personal Information**

We will at all times seek to ensure that the personal information collected and held by us is protected from misuse, 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. Paper files are stored in lockable cabinets. All record movements off premises are recorded in a central register. Allowing only personnel with security passes to access the premises out of business hours; controls access to our premises. All computer-based information is protected through the use of access passwords on each computer. Data is backed up each evening and stored securely offsite.

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 secured facility for a period of 7 years in compliance with legislative and professional requirements, following which time the information will be destroyed. You may request for access to your personal information and we will provide you with access to that information as best possible.

## **Sending Data Overseas**

We will not send any data overseas unless you 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.

## **Complaints Resolution**

We are committed to providing clients whose personal information we held, a fair and responsible system for the handling of their complaints.

If at any time you have any complaints in relation to privacy, please contact our Privacy Officer. We will seek to address any concerns that you have through our complaints handling processes, but if you wish to take matters further you may refer your concerns to the Office of the Federal Privacy Commissioner at 1300 363 992 or visit the Privacy Commissioner's website at [www.privacy.gov.au](http://www.privacy.gov.au) who may investigate your complaint further.

## **Spam Act**

Spam is a generic term used to describe electronic 'junk mail'- unwanted messages sent to a person's email account or mobile phone. In Australia, spam is defined as 'unsolicited commercial electronic messages'. 'Electronic messaging' covers emails, instant messaging, SMS and other mobile phone messaging, but not cover normal voice-to-voice communication by telephone.

We comply with the provisions of the Spam Act when sending commercial electronic messages. Equally importantly, we make sure that our practices are in accordance with the National Privacy Principles in all activities where they deal with personal information. Personal information includes our clients contact details.

## **Internal Procedure for dealing with complaints**

The three key steps we follow:

- Consent – Only commercial electronic messages are sent with the addressee's consent – either express or inferred consent.
- Identify – Electronic messages will include clear and accurate information about the person and us.
- Unsubscribe – We ensure that a functional unsubscribe facility is included in all our commercial electronic messages and deal with unsubscribe requests promptly.

## **Consented to such communications**

Commercial messages will only be sent to you when you have given consent. This may be express consent – a direct indication that it is appropriate to send the message, or messages of that nature or inferred consent based on our business or other relationship with you and your conduct.

### **Comply with the law regarding viral messages**

We ensure that Commercial Communications that include a Forwarding Facility contain a clear recommendation that the Recipient should only forward the Commercial Communication to persons with whom they have a relationship, where that relationship means that person could be said to have consented to receiving Commercial Communications.

### **Comply with the age sensitive content of commercial communication**

Where the content of a Commercial Communications seeks to promote or inspire interaction with a product, service or event that is age sensitive, we takes reasonable steps to ensure that such content is sent to Recipients who are legally entitled to use or participate in the product service or event

### **Contact Us**

If you seek any further information about this Statement or our privacy policy generally please contact our Privacy Officer at:

Level 4  
64 Clarence Street  
Sydney NSW 2000

Ph: 02 8296 0888