



**ETHICAL** PLANNERS

## ***PRIVACY POLICY***

### ***Australian privacy principles***

Ethical Planners (EP) abides by the Australian Privacy Principles established under the Privacy Amendment (Enhancing Privacy Protection) Act, 2012.

ETHICAL PLANNERS is subject to the ongoing legislative and regulatory requirements which require us when obtaining and holding detailed information, which personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with advice is dependent on us obtaining certain personal information about you.

On collecting information in the engagement process, ETHICAL PLANNERS becomes obliged to provide certain disclosures to the individual whose information is being collected and becomes subject to certain obligations in respect of the subsequent use, disclosure, storage and management of that information.

We will not collect any personal information about you, except when you have knowingly provided information to us or authorized a third party to provide information to us.

Generally, collection of your personal information will be affected in either face to face interviews, over the telephone or via online means. From time to time additional and/or updated personal information may be collected through one or more of those methods.

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, which may include:

- The preparation of your financial advice;
- The provision of financial advice to you;
- Reviewing your financial advice;
- Other activities as directed by you.

The kinds of personal information required to be collected will depend upon the financial services and scope of personal financial advice provided, but may include the following:

- Date of birth, address and contact information;
- Copy of valid identification documents

- Personal goals and objectives;
- Assets and liabilities;
- Income and expenses;
- Details of existing financial products, if held.

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

- The purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure; or
- Where you have consented to such disclosure; or

Where the Australian Privacy Principles authorize use or disclosure, where required or authorized under law, in circumstances relating to public health and safety in relation to certain operations by or on behalf of an enforcement body.

We collect information about you for reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. We may also be required by other regulators (such as the Privacy Commissioner) to provide records held. Each regulator is empowered under specific legislation to enable enforcement and monitoring to occur; it would be under the relevant legislation that we would need to comply and provide the regulator with records held.

We may use the personal information collected to provide you with direct marketing material such as articles that may be of interest to you, however you may, by contacting us, request not to receive such information and we will give effect to that request. Please allow two weeks for your request to be actioned.

We may disclose your personal information to superannuation fund trustees, insurance providers, and product issuers to facilitate the recommendations made by us, and/or complete transaction requests. We will never disclose your information to oversee contractors.

To ensure that records are maintained as required, we will backup electronic records regularly in accordance to our ongoing AFSL and IT security obligations with special consideration to maintaining and adhering to the NDB Scheme. In addition, Product Providers such as those detailed above may also have similar data protection policies. Please refer to their Australian Privacy Principles Policy [Australian-privacy-principles](#) for further details.

We may disclose your personal information to another financial adviser during periods when this office is unmanned or closed so that you can be assured of receiving a continued service.

To ensure that you receive a personal and tailored service, your Personal Information may be transferred to one of our Authorized Representatives who will be your primary point of contact within the business.

It is a condition of our agreement with each of our representatives that they adopt and adhere to this privacy policy and adopt a culture around personal information security and the NDB Scheme. You can be assured that your information will be maintained by any

agent or representative in accordance with this policy. If you have any concerns in this regard, you should contact us by any of the methods detailed below.

We may disclose your personal information to external contractors for the following purposes:

- Strategy development
- Compliance monitoring

It is a condition of our agreement with each of our external contractors that they adopt and adhere to this privacy policy. You can be assured that your information will be maintained by any contractor.

Information that is no longer required is maintained in accordance with the Archives Act 1983 and will be stored for 7 years in accordance with the ASIC Corporations Act. Information in the Client Management System will be made non-active thus restricting access.

All clients have the right to access their information we retain; the process is explained within our Financial Services guide that they receive on commencement with the company.

All complaints are dealt with in a timely manner and the process for making a complaint is contained within our Financial Services Guide that includes generic company phone and email contact information as well as the AFCA link. [Australian Financial Complaints Authority](#)