

STATEMENT OF PRIVACY POLICY – August 2014

Protecting your personal information is important

PIW Financial Planning Services Group (PIW) respects your privacy and is committed to protecting your privacy. At PIW, we understand the importance you attach to information that identifies you (your 'personal information') and we want to help you protect it.

We are bound by, and committed to supporting, the National Privacy Principles (NPPs) set out in the Privacy Amendment (Private Sector) Act 2000.

The information set out below provides an overview of how we will protect your privacy.

What personal information we collect about you

In the course of our activities, we collect and hold personal information about you. Your personal information is collected for the purpose of providing you with the service(s) you have requested. The nature of personal information we collect from you will depend on what you have provided us with. Generally the type of personal information we collect includes your name, your mailing address, telephone number, e-mail address, date of birth, marital status, your partner's name and date of birth, income and other financial details.

We collect most personal information about you, directly from you. We will only collect personal information from you that is necessary for one or more of our functions and activities. We will only collect personal information from you by lawful and fair means, without being unreasonably intrusive, such as when you visit our website, deal with us over the telephone, send us a letter, have contact with us personally etc.

At or before the time we collect personal information from you, we will take reasonable steps to inform you who we are and how to contact us, why we are collecting that personal information, your ability to access the information, who else we might disclose that personal information to, any laws requiring the information to be collected and what will happen if you do not provide personal information to us.

Wherever it is lawful and practicable, we will give you the option of not identifying yourself or not providing personal information when dealing with us. However, failure to provide full and complete information we request may mean that we are unable to provide you with the services you have requested completely and properly.

Once we hold your personal information we will take all reasonable steps to keep it accurate, complete and up-to-date.

What about sensitive personal information?

In certain circumstances such as when completing a Life Insurance policy we may request sensitive information such as health details from you. We may also ask for sensitive information where it is required by law. In either case, we may collect personal information incidentally. By providing us with unsolicited sensitive personal information incidentally, you consent to us using the information subject to applicable laws. Collecting this information allows us to effectively provide our clients with financial products and services including (but not limited to):

life insurance advice and products protecting against risk
investment products to build wealth
superannuation and retirement income products to provide for retirement
lending and leasing services and products
financial planning advice and other services to help individuals understand their financial needs and make financial and investment decisions
management of investment assets such as shares

How do we use your personal information and who may we disclose it to?

We will use the information you provided for the purpose of providing you with the service(s) you have requested. Your personal information will be used for the purposes of which it was collected, except where you consent to us using that personal information for another purpose:

where the other purpose is related to the main purpose and you would reasonably expect us to use the personal information for that other purpose, or

where it is permitted or required by law, or we reasonably believe it is necessary on health and public safety grounds to use the personal information for another purpose.

We will not disclose your personal information unless the disclosure:

Is required, or allowed under law, or in connection with legal proceedings;

Has your consent (expressly or implied); or

Is to organisations with whom we have a business relationship and who are bound by strict confidentiality. For example, those authorised by us to provide limited financial, administrative and other services on behalf of us. We will only provide these organisations the information they need to deliver the service. You agree that not all recipients of your personal information may have privacy policies equivalent to IWS and you consent to the disclosure of your personal information for those purposes.

Your personal information may be disclosed to:

Product providers you were placed in by your PIW Financial Advisor
Other areas within PIW Financial Group and any related entities which provide financial and other services
Financial planners, brokers and those who are authorised by PIW Financial Group to review customer' needs and circumstances from time to time
Anyone authorised by you, as specified law or the contract.
Generally, we require that organisations outside PIW Financial Group who handle or obtain personal information as service providers to PIW; acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the National Privacy Principles and this policy.

From time to time, PIW Financial Planning Services Group and its related entities may also use your contact details for marketing communications activities. We respect your choice to opt out of these activities. Should you decide you do not wish to receive marketing or promotional material from us at any time, please let us know by sending us an e-mail at admin@partnersinwealth.com.au or call us on (02) 43974455.

Will we share your personal information to outside parties?

We will not disclose your personal information unless the disclosure :

is required, or allowed under law, or in connection with legal proceedings;

has your consent (expressly or implied); or

is to organisations with whom we have a business relationship who are bound by strict confidentiality. For example, those authorised by us to provide limited financial, administrative and other services on behalf of us. We will only provide these organisations the information they need to deliver the service. You agree that not all recipients of your personal information may have privacy policies equivalent to Count's and you consent to the disclosure of your personal information for those purposes.

Access to your personal information

You can request us to provide you with access to personal information we hold about you. We may allow an inspection of your personal information in person, or provide copies or a summary of relevant documents, depending on what is the most appropriate in the circumstances. Any charge we make for providing access will be reasonable and will not apply to lodging a request for access.

Your request to access your personal information will be dealt with in a reasonable time. Note that we need not provide access to personal information if a request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonable interference with another person's privacy, or be a breach of the law. If we refuse access, we will provide you with reasons for doing so.

Accuracy

To enable us to keep our records properly, please notify us if you believe that any information we hold about you is inaccurate, incomplete or out of date and we will take reasonable steps to ensure that it is corrected. You can notify us by sending us an e-mail at admin@partnersinwealth.com.au or call us on (02) 4397 4455 and we will take reasonable steps to ensure that it is corrected.

Use of cookies on our website

Like most websites, our website uses cookies to improve the functionality. When you visit our website, details about your visit, such as time and date, pages accessed, duration of visit and type of browser may be recorded. This information is collected for statistical purposes only and as such cannot identify you individually.

The cookies used on PIW's website are non-persistent, which means that when your browser is shut down, the cookies are automatically deleted. Most Internet browsers are set up to accept cookies. If you do not wish to receive cookies, you can change the settings of your browser to refuse all cookies or to notify you each time a cookie is sent to your computer, giving you the choice whether to accept it or not.

Our security procedures

PIW takes your privacy and the privacy of its affiliates and their clients very seriously. We will take reasonable steps to protect any personal information you provide to us from misuse, loss or unauthorised access, modification and disclosure. We will also de-identify and destroy the personal information we hold about you once our legal obligations cease. Our security procedures are reviewed from time to time and we update them when relevant.

Identifiers

We will not adopt as our own, any identifiers you may provide to us such as TFNs, Medicare numbers etc.

Links to other sites

PIW's website has provided links to other sites for you to access. You should be aware that these other sites are not subject to our privacy standards and procedures. You will need to contact them directly to ascertain their privacy standards.

Changes to our Privacy Policy

This information relates to our current Privacy Policy. From time to time, we may vary this policy for any reason. We will publish any changes on this website. This Privacy Policy was last amended on August 2014.

Complaints Resolution

PIW is committed to providing a fair and responsible system for the handling of complaints from parties whose personal information we hold. We will address any concerns you have through our complaints handling process. If you have any concerns regarding the way we have handled your privacy please send us an e-mail at admin@partnersinwealth.com.au or call us on (02) 4397 4455. However, if you wish to take matters further, you may refer your concerns to the Office of the Federal Privacy Commissioner.

Contact us if you wish to discuss our privacy policy

If you seek further information regarding this Privacy Policy or have any concerns about your privacy, please contact our Privacy Officer by:

Email: admin@partnersinwealth.com.au or by
Writing to us at GPO Box 372 Toukley NSW 2263, or
Telephone on (02) 4397 4455