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# Capstone Financial Planning Statement of Privacy Policy

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Capstone Financial Planning Pty Ltd abides by the National Privacy Principles established under the *Privacy Amendment (Private Sector) Act, 2001*.

## Information Collected

As a financial planning organisation, we are subject to certain legislative and regulatory requirements which necessitate us obtaining and holding detailed information that personally identifies you and/or contains information or an opinion about you. 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.

Failure to provide the personal information 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.

Pursuant to the Corporations Act and the rules of Professional Conduct of the Financial Planning Association of Australia (FPA) we are required to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients. If you elect not to provide us with personal information, we may elect to terminate our retainer with you if we believe we are unable to provide you with a complete service.

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

Generally, collection of your personal information will be effected in either face to face interview, 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 these 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 Statement of Advice;
- The provision of financial planning advice to you;
- Making securities and investment recommendations;
- Reviewing your Statement of Advice;
- Reviewing securities and investment recommendations;
- Other activities as directed by you.

You have a right to refuse us authorisation to collect information from a third party.

We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

## **Use and Disclosure of Information Collected**

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 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 FPA to make certain information available for inspection by them 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 these records available for inspection by the Australian Securities and Investment Commission.

We may use the personal information collected from you for the purpose of providing 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. We maintain a register for those individuals not wanting direct marketing material. Please allow two weeks for your request to be actioned.

We may disclose your personal information to another authorised representative of Capstone Financial Planning if necessary, and to paraplanning contractors or temporary staff to handle workloads during peak periods, so that you can be assured of receiving a continued service.

We may disclose your personal information to organisations outside of Capstone Financial Planning: superannuation fund trustees, insurance providers, fund managers and other product providers in order to manage or administer your product or service.

We may disclose your personal information to mailing houses and product planning and development advisers.

We may disclose your personal information to compliance consultants to ensure that our representatives are meeting our compliance standards, and to information technology service providers to maintain, review and develop our business systems, procedures and infrastructure including testing or upgrading our computer systems.

We may disclose your personal information to your professional advisers, including your solicitor or accountant as authorised by you.

We may disclose your personal information to government and regulatory authorities and other organisations, as required or authorised by law, for example, to government or regulatory bodies for the purposes related to public health or safety, the prevention or detection of unlawful activities or to protect public revenue.

In the event that we propose to sell our business, we may disclose your personal information to a potential purchaser/organisation involved in the proposed sale of our business for the purpose of due diligence, corporate re-organisation and transfer of all or part of the assets of our business. 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 that a sale of our business is effected, we may transfer your personal information to the purchaser of the business. As a client, you will be advised of any such transfer.

## **Data Quality**

Capstone Financial Planning will take reasonable steps to ensure that the personal information it collects, uses or discloses is accurate, complete and up to date.

## **Data 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 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.

In the event you cease to be a client of Capstone Financial Planning, any personal information which we hold about you will be securely maintained for a period of seven years in order to comply with legislative and professional requirements, following which time the information will be destroyed.

## **Access to Information Collected**

You may at any time contact us to request access to your personal information, and we may provide you with access to that information. If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information.

There are certain circumstances in which access to an individual's personal information will not be allowed. If access to information is denied, Capstone Financial Planning will provide a written explanation for that refusal. All requests for access will be acknowledged within 14 days.

## **Correction of Information**

We will endeavor to ensure that, at all times, the personal information about you which we hold is up to date and accurate. Therefore, you are encouraged to contact us and advise of any change in your personal circumstances that may affect your dealings with Capstone Financial Planning.

## **Transborder Dataflow**

Capstone Financial Planning takes its obligations to protect your information seriously, this includes when we operate throughout Australia and overseas, as part of our operations some uses and disclosures of your information may occur outside your State or Territory and/or outside of Australia. In some circumstances we may need to obtain your consent before this occurs.

## **Government Identifiers**

Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

## **Anonymity**

You can deal with us anonymously where it is lawful and practicable to do so. For example, if you telephone requesting our postal address.

## **Website**

We do not use cookies on our website. Our website contains links to other websites whose operator may or may not adhere to a privacy policy or be governed by National Privacy Principles.

## **Complaints**

Capstone Financial Planning has in place facilities to properly consider and deal with any enquiries or complaints if you believe the privacy of your personal information has been compromised. Capstone Financial Planning will respond to all complaints within ten days where possible. Where this is not possible, you will be contacted and advised when it is likely that your complaint will be resolved.

It is our intention to use our best endeavors to resolve any complaint to your satisfaction. However, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner, who may investigate your complaint further.

Capstone Financial Planning may be contacted by telephone on 03 8622 0700. Alternatively, you may write to:

Capstone Financial Planning  
Level 5, 350 Collins Street  
Melbourne VIC 3000

Our Privacy Policy can be obtained from our offices or via our website. We encourage you to check our website regularly for any updates to our Privacy Policy.

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