



BERRY ACTUARIAL PLANNING

MAPPING AND TRACKING YOUR FINANCIAL FUTURE

Suite 403, 9 Help St Chatswood NSW 2067

P.O. Box 910, Chatswood NSW 2057

T: 02 8876 2999 F: 02 8876 2988

E: admin@berryplan.com.au

W: www.berryplan.com.au

BERRY PRIVACY POLICY

1 Australian Privacy Principles

Berry Actuarial Planning Pty Ltd is bound by the Australian Privacy Principles established under the *Privacy Act 1988* (Cth). Our Privacy Policy sets out our commitment to those principles.

We require all employees and advisers to comply with our Privacy Policy.

2 Why we collect your personal information

Broadly, we use personal information you provide only for purposes consistent with the reason you provided it, or for a related purpose. As a provider of financial planning and taxation services we are subject to certain legislative and regulatory requirements which require us to obtain and hold detailed information which personally identifies you and/or contains information or an opinion about you. Our ability to provide you with comprehensive financial planning services and tax advice is dependent on us obtaining certain personal and sensitive information about you.

3 What kind of information do we collect?

We may ask you to provide us with the following information:

- Drivers licence, passport and Medicare card;
- Employment details and history;
- Details of your financial needs and objectives;
- Details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, insurance cover and superannuation;
- Details of your investment preferences and aversion or tolerance to risk;
- Your family circumstances;
- Social security eligibility;
- Sensitive health information (for some types of insurance);
- Bank and investments account details;
- Chess Holder ID Numbers (HIN); and
- Tax File Number.

Failure to provide the personal and sensitive 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 financial service or advice we give to you.

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

Generally collection of your personal information will be verified during face to face interviews (when we ask you to bring certain information), over the telephone or by completion of a fact find or client profile form. From time to time additional and/or updated personal information may be collected through one or more of those methods.

4 How we collect

Most information is collected when you become a client of one of the financial services that we make available, often financial planning advice. Alternatively we may collect personal information through contact with you and, with your authority to us, from your agent, accountant or solicitor. We will collect personal information from you only by lawful and fair means and not in an unreasonably intrusive way.

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

We will only use personal information about you if it is necessary for us to adequately provide you with the services you have requested including:

- preparing your financial plan;
- providing financial planning advice and services to you;
- making insurance, securities and investment recommendations;
- implementing recommendations made to you;
- reviewing your financial plan;
- reviewing your insurance, securities and investments;
- supporting the services offered to you by another financial services provider; and
- preparing your tax returns and providing tax advice.

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

- the purposes for which it was provided or for secondary related purposes in circumstances where you would reasonably expect such use or disclosure; or
- where you have consented to such disclosure; or
- to an authorised joint account holder or agent; or
- where:
 - the Australian Privacy Principles authorise use or disclosure;
 - where required or authorised under law;
 - in circumstances relating to public health and safety; or
 - in connection with a regulatory matter by or on behalf of a government agency or enforcement body. In particular we are likely to need your personal identification documents to satisfy our obligations under Anti Money Laundering & Counter Terrorism legislation.

As our employees are members of certain professional bodies, the rules of professional conduct of those bodies may require us to make certain information available for inspection 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 2001* (Cth) to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission (ASIC).

We may use the personal information collected from you for the purpose of providing you with direct material such as articles that may be of interest to you. However you may, by contacting your adviser or our Privacy Officer, as detailed below, request not to receive such information and we will give effect to that request. Please allow 2 weeks for your request to be actioned.

We may disclose your personal information to share registries, Australian Taxation Office, superannuation fund trustees, insurance providers, Wrap account service providers, stockbrokers and product issuers for the purpose of giving effect to your financial plan and the recommendations made by us.

We may disclose your personal information to your accountant, independent auditors you engage, your solicitor or other financial service providers where you have authorised such disclosure.

In order to ensure that you receive a personal and tailored service, your personal information may be shared between our advisers.

6 How do we store personal information?

Your personal information is stored securely and is generally held in your file. Information may also be held in an electronic database. We will use our best endeavours to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure.

If you cease to be a client, our standard procedure is to return your personal information to you. However any of your personal information retained by us will be held for a period of 7 years in order to comply with legislative and professional requirements, following which time the information will be destroyed.

7 You have the right to check your personal information

You may request access to your personal information by contacting your adviser or our Privacy Officer. 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, require you to provide evidence of your identity.

The Privacy Act does have certain exceptions to your right to access. If we refuse you access to your personal information, we will provide you with an explanation for that refusal.

We will endeavour to ensure that, at all times, your personal information held by us is up to date and accurate. If you become aware, or believe, that any of your personal information we hold is inaccurate, incomplete or outdated, you may contact your adviser or our Privacy Officer and provide evidence of the inaccuracy or incompleteness or obsolescence and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information.

If we do not agree that your personal information requires correcting, we must, upon your request, take reasonable steps to ensure that whenever your personal information is accessed or handled in the future, it is apparent that you are not satisfied as to the accuracy or completeness of that information.

We will endeavour to respond to any request for access within 14-30 days depending on the complexity of the information and/or the request. If your request is urgent, please indicate this clearly.

8 What if you have a complaint?

If you wish to complain about any breach or potential breach of this privacy policy or the Australian Privacy Principles, your complaint should be directed to our Privacy Officer. We will endeavour to resolve any complaint to your satisfaction. However, if we are unable to satisfactorily resolve your concerns you can contact the Office of the Privacy Commissioner who may investigate your complaint further.

Contact Details

Privacy Officer:	<i>Alex Stergilov</i>
Address:	<i>Berry Actuarial Planning Pty Ltd P.O. Box 910, Chatswood, NSW, 2057</i>
Telephone:	<i>02 8876 2999</i>
Facsimile:	<i>02 8876 2988</i>
Email:	<i>alex.sterligov@berryplan.com.au</i>

9 Review of and Changes to this Privacy Policy

We reserve the right to review and change this Privacy Policy from time to time. If you would like a copy of our current Privacy Policy, we will email it to you.

10 Would you like more information?

Further information on privacy in Australia may be obtained by visiting the Web site of the Office of the Australian Information Commissioner at <http://www.oaic.gov.au>.