

## Our Commitment

Capstone Financial Planning Pty Ltd ('Capstone') is committed to providing you with the highest levels of client service. We recognise that your privacy is very important to you. The Privacy Amendment (Enhancing Privacy Protection) Act 2012 sets out a number of Australian Privacy Principles. Our aim is to both support and ensure that we comply with these principles. Further information on privacy in Australia may be obtained by visiting the website of the Office of the Australian Information Commissioner (OAIC) at [www.oaic.gov.au](http://www.oaic.gov.au).

This Privacy Policy explains our policy on how Capstone and its representatives manage your personal information.

We encourage you to check our website regularly for any updates to our Privacy Policy: [www.capstonefp.com.au](http://www.capstonefp.com.au).

## Your Personal Information

As a financial service provider, Capstone is subject to the Corporations Act 2001 and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 that require us to obtain personal information about you including:

- your name, contact details, date of birth, tax file number
- information regarding your dependants and family commitments
- your occupation and employment history
- your financial needs and objectives; and
- your assets, liabilities, income, expenses, insurances and social security entitlements.

## How We Collect Personal Information

Capstone collects personal information directly from you or from third parties once authorisation has been provided by you. You have the right to refuse us authorisation to collect such information from a third party. However, where you choose not to provide us with the information we request, we may not be able to provide you with services that you have requested from us, and we may elect to terminate any arrangements we may have with you. Importantly, if you provide either inaccurate or incomplete information to us, you risk obtaining products or services that may not be appropriate or suitable for your needs and you may risk suffering a financial detriment or financial loss.

## How We Use Your Personal Information

Primarily, your personal information is used to provide financial services to you. We may also use the information for the secondary purpose of:

- attempting to identify other products and services that may be of interest to you
- referring you to our related and associated entities
- conducting any professional quality control review program; and
- managing our business operations, such as maintaining secure IT systems.

From time to time, we may provide you with direct marketing material. If, at any time, you do not wish to receive this information any further, you may contact us with this request. We will endeavour to meet your request within 2 weeks. We maintain a Register for those individuals not wanting direct marketing material.

## When We May Disclose Your Personal Information

In line with modern business practices common to many financial institutions and to meet your specific needs, we may disclose your personal information to the following organisations:

- superannuation fund trustees, insurance providers, fund managers and other product providers in order to manage or administer your product or service
- compliance consultants
- paraplanning contractors or temporary staff to handle workloads during peak periods
- mailing houses
- insurance reference bureaus and loss adjusters
- your professional advisers, including your solicitor or accountant as authorised by you
- information technology service providers
- another Authorised Representative of Capstone if necessary
- 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. 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
- a new owner of our business that will require the transfer of your personal information
- Financial Planning Association of Australia for quality assurance purposes; and
- Government and regulatory authorities, as required or authorised by law.

## Cross-border disclosure of personal information

Your personal information may be disclosed to Capstone staff members and colleagues located in Australia and overseas. In most cases the information will be disclosed in the course of our monitoring and supervision activities. These activities are requirements under Corporations Act 2001 but in some cases the disclosure may also be for advice preparation and/or administrative purposes.

If we disclose your personal information to overseas recipients we will take all reasonable steps to ensure that they comply with any relevant Australian Privacy Principles (APPs). We will also seek your informed consent prior to disclosing your information overseas.

Please be aware that if the overseas recipient of the information breaches the APPs, redress under the Australian Privacy legislation may not be available. The overseas recipient may also be subject to a foreign law that could compel the disclosure of your information to a third party, such as an overseas government authority.

## How We Store and Secure Your Personal Information

We keep your personal information in your physical client files or electronically. These files are accessible to authorised personnel only and are appropriately secured and subject to confidentiality requirements.

Where your personal information is kept electronically, it will only be stored online and on servers based in Australia, accessible only by authorised Capstone staff members and colleagues.

It is a legislative requirement that we keep all personal information and records for a period of 7 years. Should you cease to be a client of ours, we will maintain your personal information on or off site in a secure manner for 7 years or longer. After this, the information will be securely destroyed.

## Ensure Your Personal Information Is Correct

Capstone takes all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up to date. To ensure we can maintain this level of accuracy and completeness, we recommend that you:

- inform us of any errors in your personal information; and
- update us with any changes to your personal information as soon as possible.

If you provide inaccurate or incomplete information we may not be able to provide you with the products or services you are seeking.

## Access to Your Personal Information

You may request access to the personal information we hold about you, and we will respond within a reasonable period after the request is made. If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information.

Some exceptions exist where we will not provide you with access to your personal information if:

- providing access would pose a serious threat to the life or health of a person
- providing access would have an unreasonable impact on the privacy of others
- the request for access is frivolous or vexatious
- the information is related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings
- providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations
- providing access would be unlawful
- denying access is required or authorised by or under law
- providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security.

Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal. You have the right to make a complaint if you disagree with our decisions about these matters (see below).

## Using 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.

## Dealing with us anonymously

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

## Your sensitive information

We will collect sensitive information only when it is reasonably necessary for us to perform our functions or activities in advising you, acting for you and dealing with you and consented to by you (e.g. when we organise insurance covers for you). Sensitive information includes racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of professional or trade associations, membership of a trade union, details of health, disability, sexual orientation or criminal record.

This is subject to some exceptions including when:

- collection is required by law; and
- the information is necessary for the establishment, exercise or defence of a legal claim.

## Our Website

Capstone's website may provide links to third party websites. The use of your information by these third party sites is not within our control and we cannot accept responsibility for the conduct of these organisations. Other websites are not subject to our privacy standards. You will need to contact or review those websites directly to ascertain their privacy policies.

You may register with us to receive newsletters and other information. By doing so, your name and email address will be collected and stored on our database. We take care to ensure that the personal information you give us on our website is protected. For example, our website has electronic security systems in place, including the use of firewalls and data encryption.

If you do not wish to receive any further information from us or you wish to update your registration details, please email your request to us. We will endeavour to meet your request within 5 working days.

Our Website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

## Complaints Resolutions

Please contact our Privacy Officer on (03) 8622 0700 or email [compliance@capstonefp.com.au](mailto:compliance@capstonefp.com.au) if you wish to complain about a breach of the APP or disagree with a decision that we have made about our Privacy Policy. To enable us to understand and deal with your complaint efficiently, you should set out a brief description of your privacy problem, the reason for your complaint and what action or remedy you are seeking from us. Your complaint will be investigated and responded to within 30 days. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Australian Information Commissioner.