

# PRIVACY POLICY

In this Privacy Policy: "we", "us" and "our" means PAK Plans Pty Ltd. "AFS" means Australian Financial Services Limited.

## National Privacy Principles

Australian Financial Services Ltd and PAK Plans Pty Ltd are bound by the National Privacy Principles. In order to comply with the requirements of the Privacy Act, we are required to advise you that as a client of ours we may hold personal information about you. The information has been and will continue to be collected by us for the purpose of providing you with financial services including:

- the preparation of your financial plan;
- the provision of financial planning advice to you;
- making securities and investment recommendations;
- reviewing your financial plan;
- reviewing securities and investment recommendations; and
- for other related matters.

We are required, pursuant to the Corporations Act to abide by certain regulations. The Australian Securities and Investments Commission (ASIC) issue these regulations to collect information about you for the purpose of providing you with the services referred to above. In addition we adhere to the Rules of Professional Conduct of the Financial Planning Association (FPA), of which AFS is a principal member. If you do not provide us with the information requested by us we may not be able to provide you with the services required.

We will from time to time disclose information about you to authorised representatives of this firm and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above. In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or related purposes, we will seek your consent.

## What type of information does PAK Plans Pty Ltd hold?

The type of information we hold varies depending on the type of product or service we provide to you. For example, we will hold different information about you if you have a life insurance policy than we will hold if you have a managed investment.

In general, we may hold the following personal information:

- name and address
- date of birth
- contact details, which may include your telephone number
- your gender

We may also hold the following information about you:

- occupation
- tax file number, where you have given it to us
- health information (for some types of insurance)
- information relevant to your financial situation, for example where we have prepared a financial plan for you
- insurance claim information, where this is relevant
- your employer's name and address
- your salary
- the names and addresses of your dependants or beneficiaries
- other information that you have given us

## How does PAK Plans Pty Ltd handle a request for access to personal information?

Under the National Privacy Principles you are generally entitled to access the information we hold about you. Where you are entitled to access, the time we require to give you access will depend on the type of information requested. If we can, we will answer your question immediately. We will also try to answer you in the same way that you ask, for example, if you telephone to ask for the information we will, if practicable, give you that information over the telephone. We will generally respond to a written request in writing.

Sometimes, we will ask that you put your request in writing, for example, where you want copies of material or access to older information or files which are not current or it is necessary for us to retain a record of your request.

We may also ask you to identify yourself to our satisfaction.

In some circumstances, we may charge a fee for giving you access, which will vary but will be based on our costs (internal and external) in locating the information and the form of access you require. If we propose to charge a fee for giving access, we will give you an estimate of the fee so you can confirm that you still want us to give you access to the information. We do not impose any charge for lodging a request for access.

If we are entitled under the National Privacy Principles to refuse to give you access, we will tell you and provide reasons.

## What if some of the information held is wrong?

Please tell us. We want our records to be accurate, complete and up to date. Unless we disagree with you about the accuracy or completeness of a record, we will generally correct it on request, (or suggest alternative arrangements for updating our records). If we disagree with you, we will give you our reasons.

## How do I make further enquiries or complain about a breach of privacy?

If you require more information about the way we manage personal information or wish to make a complaint about a breach of your privacy, please contact us and ask to speak to our Privacy Officer or the AFS Professional Standards Manager, who is responsible for privacy issues.

## Do you usually share information with other companies?

We do not usually share information with anyone else other than our internal staff and advisers on a restricted basis. We do share information as required by law, for example with the Australian Tax Office (ATO) or Centrelink.

We do not sell mailing lists.

## Ongoing Communications

We may also use the information to send you material about other financial products or services. You may, by contacting us by any of the methods detailed below, request not to receive further direct marketing communications from us and we will give effect to that request. Please allow 2 weeks for your request to be actioned.

## Contact Details

Privacy Officer: Malcolm Brown  
Address: PAK Plans Pty Ltd  
58 Prospect Road  
Prospect SA 5082  
Phone: (08) 8269 9100  
Fax: (08) 8269 9111  
E-mail: malcolm@austfinservices.com.au

Australian Financial Services  
Contact: Professional Standards Manager  
Address: Australian Financial Services Ltd  
PO Box 7620  
St Kilda Road PO  
Melbourne Victoria 8004  
Phone: (03) 9861 1500  
E-mail: professional.standards@afs.au.com

## Changes to this Privacy Policy

We reserve the right to review and amend this Privacy Policy from time to time and to notify you by posting an updated version on this website.