

MONEY OPTIONS PTY LTD

ABN 29 089 499 776

PRIVACY POLICY - MARCH 2017 (updated version)

OUR COMMITMENT

The Privacy Amendment Act (Enhancing Privacy Protection) sets out a number of Australian Privacy Principles (APPs). At Money Options Pty Ltd (Money Options) we recognise that your privacy is very important to you - it is to Money Options as well. We handle personal information provided by and about people every day. By personal information we mean information or an opinion about a person whose identity is apparent or can reasonably be ascertained.

Our aim is to both support, and ensure that we comply with, the APP that forms the basis of laws introduced to strengthen privacy protection for the general public. The information set out below is largely a summary of our obligations under the APP.

We believe that this Privacy Policy will address any potential concerns you may have about how personal information you provide Money Options is collected, held, used, corrected, disclosed and transferred. You can obtain more information or request about the way we manage the personal information we hold.

COLLECTION

As a financial planning and mortgage business we are subject to certain legislative and regulatory requirements which necessitate us in obtaining and holding detailed information, which personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with a comprehensive financial planning advice service is dependent on us obtaining certain personal information about you, including:

- Details of your financial needs, objectives and goals
- Details of your current and past financial circumstances including assets/liabilities, income, expenses, insurances, superannuation
- Details of your investment preferences and risk profile (tolerance to risk)
- Information about your employment history, circumstances with employment, family commitments and dynamics and any social security eligibility
- Information about you that is needed to meet requirements for the Anti-Money Laundering and Counter-Terrorism Financial Act 2006
- Anything else of relevance to your needs

Failure to provide the personal 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 the advice we give you. If we are unable to collect sufficient information to ensure appropriate advice pursuant to the requirements of the Corporations Act we may elect to terminate any agreement with you.

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 take place either at face to face appointments, over the telephone or by way of an email or fax. From time to time additional and/or updated personal information may be collected through one or more of those methods.

USE AND DISCLOSURE

We will only use your personal information for the main purpose we told you it was needed for, except where you consent to us to use 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 or public safety grounds to use the personal information for another purpose.

In order to fulfil the purposes set out above we may provide access to your personal information to third parties with whom we have a business relationship, for example those who maintain and update our database, who assist with mail-outs etc. You accept that not all recipients of your information may have privacy policies equivalent to Money Options and you consent to the disclosure of your personal information for those purposes.

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 by any of the methods detailed below, request not to receive such information and we will give effect to that request.

We may disclose your Personal Information to superannuation fund trustees, insurance providers, and product issuers for the purpose of giving effect to your financial plan and the recommendations made by us.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. 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.

ACCESS AND CORRECTION

If you ask, we will tell you what personal information we hold about you, and what we do with it. We will facilitate access to you by allowing an inspection of your personal information in person, or by providing copies or a summary of relevant documents, depending on what is most appropriate in the circumstances, following receipt of your request. Any charge we make for providing access will be reasonable.

If you can show us that the personal information is inaccurate, we will take reasonable steps to correct it. Note that we need not provide access to personal information in several types of situation, for example where a request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonably interfere with another person's privacy, or be a breach of the law. If we refuse access we will advise you of our reasons for doing so.

SECURITY

We will protect personal information from misuse and loss, and destroy or permanently de-identify personal information we no longer need after our 7 year period, which we are required to keep information for.

SENDING DATA OVERSEAS AND THIRD PARTY WEBSITES

On occasion we outsource some of our administration roles to an offshore company who may need to access personal information from our database to fulfil administrative roles. These companies or company have their own privacy policies which they obide by. These organisations will be required to maintain confidentiality.

Our website contains a number of links to other websites. Be sure to check the privacy policy of those websites as we are not responsible for privacy practices of those other parties.

COMPLAINTS RESOLUTION

We are committed to providing members, and other parties whose personal information we hold, a fair and responsible system for the handling of their complaints.

If at any time you have any complaints in relation to privacy, please contact our Privacy Officer at one of the points referred to below. We will seek to address any concerns that you have through our complaints handling processes, but if you wish to take matters further you may refer your concerns to the Office of the Australian Information Commissioner.

CONTACT US

If you seek any further information from Money Options about this Statement or our privacy policy generally please contact our Privacy Officer, Prisca Harrison, at one of the reference points below:

- prisca@moneyoptions.com.au
- 544 Goodwood Road, Daw Park, South Australia, 5041.
- Telephone: (08) 8277-2233

ADDITIONAL PRIVACY 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/>.