

MONEY OPTIONS PTY LTD

ABN 29 089 499 776

STATEMENT OF PRIVACY POLICY - UPDATED VERSION: OCTOBER 2011

OUR COMMITMENT

At 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.

We are bound by, and committed to supporting, the *National Privacy Principles (NPPs)* set out in the *Privacy Amendment (Private Sector) Act 2000*. Our aim is to both support, and ensure that we comply with, the NPPs that form 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 NPPs.

We believe that this Statement 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 on request about the way we manage the personal information we hold. If you seek any further information please contact us in one of the ways set out below.

COLLECTION

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 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.

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 including:

- the preparation of your financial plan (Statement of Advice);
- the provision of financial planning advice to you;
- making securities and investment recommendations;
- reviewing your financial plan;
- reviewing securities and investment recommendations;
- assisting you with a home or business loan
- reviewing your home or business loan situation

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 using 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 are required under the Rules of Professional Conduct of the Financial Planning Association of Australia to make certain information available for inspection by the Association 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 those records available for inspection by the Australian Securities and Investments 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 by any of the methods detailed below, request not to receive such information and we will give effect to that request. Please allow 4 weeks for your request to be actioned.

We may disclose your personal information to another financial planner during periods when this office is unmanned or closed so that you can be assured of receiving a continued service.

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 order to ensure that you receive a personal and tailored service, your Personal Information may be transferred to one of our representatives who will be your primary point of contact with the organisation. It is a condition of our agreement with each of our representatives that they adopt and adhere to this privacy policy. You can be assured that your information will be maintained by any representative in accordance with this policy. If you have any concerns in this regard, you should contact us by any of the methods detailed below.

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.

However, failure to provide full and complete information we request may mean that we are unable to provide services to you fully and properly. Once we hold personal information we will take reasonable steps to keep it accurate, complete and up-to-date.

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.

IDENTIFIERS

We will not adopt as our own any identifiers that you may provide to us such as TFNs, Medicare numbers etc.

SENDING DATA OVERSEAS AND THIRD PARTY WEBSITES

We will not send any personal information about you overseas unless you consent to this, or we reasonably believe that the other country has privacy laws substantially similar to our own, or we provide the information in other circumstances giving like protection.

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 Federal Privacy 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, Facsimile: (08) 8277-2244

ADDITIONAL PRIVACY INFORMATION

Further information on privacy in Australia may be obtained by visiting the web site of the Office of the Federal Privacy Commissioner at <http://www.privacy.gov.au/>.