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## STATEMENT OF PRIVACY POLICY

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Aspire Financial Consulting Pty Ltd abides by the National Privacy Principles established under the Privacy Amendment (Private Sector) Act, 2001.

### Information Collected

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

- employment details and employment 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;
- information about your employment history, employment circumstances, family commitments and social security eligibility;

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 advice we give to you .

Pursuant to the Corporations Act and Rules of Professional Conduct of the Financial Planning Association of Australia, we are required to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients. If you elect not to provide us with the personal information referred to above, we may elect to terminate our relationship if we believe we are unable to provide you with a complete service.

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 interviews, over the telephone or via online means. From time to time, additional or updated personal information may be collected through one or more of these means.

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;
- the provision of financial planning advice to you;
- making securities and investment recommendations;
- reviewing your financial plan;
- reviewing securities and investment recommendations;
- other activities that you request

### Use and Disclosure of Information

We will not use or disclose Personal Information collected by us for any purpose other than:

- the purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure; or
- where you have consented to such disclosure; or
- where the National Privacy Principles authorise use or disclosure where required or authorised under law, in circumstances relating to public health and safety and in connection with certain operations by or on behalf of an enforcement body.

We may be required under the Rules of Professional Conduct of the Financial Planning Association of Australia to make certain information available for inspection by the Association to ensure ongoing compliance

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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 two weeks for your request to be actioned.

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

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. As a client you will be advised of any such transfer.

### **Data Security**

Your personal information is generally held in your client file. Information may also be held in a computer database. We will at all times seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. At all times your personal information is treated as confidential.

In the event you cease to be a client, any personal information which we hold about you will be maintained securely for a period of 7 years in order to comply with legislative and professional requirements, following which time the information may be destroyed.

### **Access To Information**

You may at any time request access to your personal information and we will generally

provide you with access to that information. There are some circumstances in which access would not be allowed in which case we will provide reasons for the refusal. We will respond to any requests for access within 14 days.

### **Data Accuracy**

We will endeavour to ensure that, at all times, the personal information about you which we hold, use and disclose is up to date and accurate. In the event that you become aware, or believe, that any Personal Information which we hold about you is inaccurate, incomplete or outdated, you should contact us.

### **Website**

Our website contains links to other Web sites whose operator may or may not adhere to a privacy policy or be governed by the National Privacy Principles. We do not use cookies on our website.

### **Complaints**

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods detailed below. Your complaint will be considered within 7 days and responded to. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

### **Contact Details**

Privacy Officer: Jeff Lemin

Address: Level 1  
12 Neil St  
Toowoomba QLD 4350

Telephone: 07 4638 2081  
Fax: 07 4638 0381

e-mail: [jeff.lemin@aspirefc.com.au](mailto:jeff.lemin@aspirefc.com.au)