

# futuro

# Privacy Policy Statement

Partners in Investment and Growth

Futuro Financial Services Pty Ltd abides by the National Privacy Principles established under the Privacy Amendment (Private Sector) Act 2001. A summary of the National Privacy Principles is available on our website at [www.futuro.com.au](http://www.futuro.com.au), or by contacting our head office on (07) 3018 0400.

As a financial planning organisation we are subject to certain legislative and regulatory requirements which require us to obtain and hold detailed information that personally identifies you and/or contains information or an opinion about you. Throughout this document, we will refer to such information as '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, investments and superannuation;
- details of your investment preferences and aversion to, or tolerance of, risk;
- details of your health for insurance and superannuation purposes;
- information about your employment history, employment circumstances, family commitments and social security eligibility; and
- details of your estate planning requirements.

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, your personal information will be collected in either face-to-face interviews, over the telephone or by way of an online client engagement form. 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;
- the provision of financial planning advice to you;
- making securities and investment recommendations;

- reviewing your financial plan;
- reviewing securities and investment recommendations; and
- considering other areas relevant to your needs and objectives.

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 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 under 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 action that request.

We may disclose your personal information to superannuation fund trustees, insurance providers and product issuers for the purpose of implementing 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 we sell our business, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

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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 and any sensitive information is treated as highly confidential.

All paper files are stored in lockable cabinets, which are locked outside of normal business hours. All computer-based information is protected through the use of access passwords on each computer. Data is backed up regularly and stored securely off site.

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

You may contact us at any time, by any of the methods detailed below, to request access to your personal information and we will (subject to the following exceptions) provide you with access to that information. We will do so either by providing you with copies of the information requested, allowing you to inspect the information requested or providing you with an accurate summary of the information held. We will, prior to providing access in accordance with this policy, require you to provide evidence of your identity.

We will not provide you with access to personal information that would reveal any confidential formulae or the detail of any in-house evaluative decision making process, but may instead provide you with the result of the formulae or process or an explanation of that result.

We will not provide you with access to your 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 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.

In the event that we refuse you access to your personal information, we will provide you with an explanation for that refusal. We will endeavour to ensure that, at all times, the personal information that we hold about you is up-to-date and accurate. In the event that you become aware, or believe, that any personal information that we hold about you is inaccurate, incomplete or outdated, you may contact us by any of the methods detailed below and provide us with evidence of the inaccuracy or incompleteness or out-datedness and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information.

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 and request that your complaint be directed to the Privacy Officer.

Your complaint will be considered as soon as possible 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.

The Futuro website contains links to other websites whose operator may or may not adhere to a privacy policy or be governed by the National Privacy Principles.

Our website may utilise 'cookies' that allow us to identify your browser while you are using our site. Cookies do not identify you; they simply allow us to track usage patterns so that we can measure the level of interest in various areas of our site. All browsers allow you to be notified when you receive a cookie and elect to either accept it or not. Your Internet service provider should be able to assist you to set your preferences.

If you would like more information about how we manage your personal information, or if you have any questions, please contact us on (07) 3018 0400, or write to us at:

**The Privacy Officer**  
**Futuro Financial Services**  
**GPO Box 942**  
**Brisbane QLD 4001**