

# privacy policy statement

Prosperity Advisers Pty Ltd

Abides by the National Privacy Principles established under the  
Privacy Amendment (Private Sector) Act, 2000



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# collecting your information



## Information we collect

In order to provide you financial or other services we may obtain and hold detailed information that personally identifies you and/ or contains information or an opinion about you (“personal information”). In addition, our ability to provide you with comprehensive advice may depend on us obtaining certain personal information about you, including:

- (a) employment details and employment history;
- (b) details of your financial needs and objectives;
- (c) details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, insurance cover, estate planning and superannuation;
- (d) details of your investment preferences and aversion or tolerance to risk;
- (e) information about your circumstances, family commitments and social security eligibility.


## Consequences for not providing information

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. We are required pursuant to the Corporations Act 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 withdraw our services if we believe we are unable to provide you with a complete service.

## Information collection policy

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. Please note that you have the right to refuse us authorisation to collect information from a third party. Generally, collection of your personal information will be effected 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 these 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:

- (a) the preparation of your financial plan;
- (b) the provision of financial planning advice to you;
- (c) making securities and investment recommendations;
- (d) reviewing your financial plan; reviewing securities and investment recommendations;
- (e) lodging or redeeming investments.



Without your consent we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, memberships of professional or trade association, membership of a trade union, details of health, disability, sexual orientation, or criminal record. This is subject to some exceptions including:

- the collection is required by law; and
- when the information is necessary for the establishment, exercise or defence of a legal claim.

Personal information will be treated as confidential information and sensitive information will be treated highly confidential.

Although in certain circumstances we are required to collect Government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

### Information disclosure

We will not use or disclose personal information collected by us for any purpose other than:

- (a) the purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure;
- (b) where you have consented to such disclosure;
- (c) 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.

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, 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.

PROSPERITY maintains a register for those individuals not wanting direct marketing material.

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



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.

In order to ensure that you receive a personal and tailored service, your personal information may be made available to other advisers or employees of PROSPERITY.

It is a condition of our agreement with each of our advisers that they adopt and adhere to this privacy policy. You can be assured that your information will be maintained by any adviser or employee of PROSPERITY in accordance with this policy. If you have any concerns in this regard, you should contact us by any of the methods detailed below.

We may disclose your personal information to external contractors for the following purposes:

- storing information;
- audit of company accounts; and
- compliance framework review.

It is a condition of our agreement with each of our external contractors that they adopt and adhere to this privacy policy. We will confirm with external contractors that they have systems and procedures for handling personal information in accordance with this policy. If you have any concerns in this regard, you should contact us by any of the methods detailed below. We will advise you of any change in business circumstances that may affect the handling of your personal information.

## Storage of personal information

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 record movements off premises are recorded in a central register.

After hours access to our premises is controlled by allowing only personnel with security passes to access the premises. All computer-based information is protected through the use of access passwords on each computer. Data is backed up each evening 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 off site storage facility, and destroyed after an appropriate period of time that complies with legislative and professional requirements (usually 7 years).

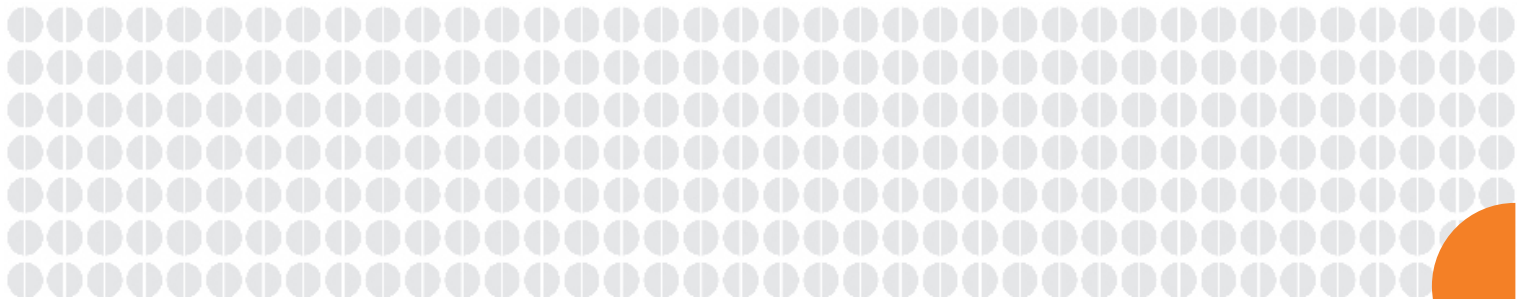
## Access to your personal information

You may at any time, by contacting us by any of the methods detailed below, request access to your personal information and we will (subject to the following exceptions) provide you with access to that information 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 access to personal information which 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 personal information if:

- (a) providing access would pose a serious threat to the life or health of a person;
- (b) providing access would have an unreasonable impact on the privacy of others;
- (c) the information related to existing or anticipated legal proceedings between us, and would not be discoverable in those proceedings;
- (d) providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- (e) providing access would be unlawful;
- (f) denying access is required, or authorised by or under law;
- (g) 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. We will endeavour to respond to any request for access within 14 to 30 days depending on the complexity of the information and/ or the request. If your request is urgent please indicate this clearly. In the event we refuse you access to your personal information, we will provide you with an explanation for that refusal.



No fees will be charged for an access request but PROSPERITY may charge you the reasonable costs of giving you any information to have requested. If charges are applicable in providing the information to you, we will disclose these charges to you prior to providing you with the information.

### **Correction of personal information**

We will endeavour to ensure that, at all times, the personal information about you that we hold 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 may contact us by any of the methods detailed below and provide to us evidence of the inaccuracy or incompleteness or outdatedness and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information.

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

## Internet site

Prosperity's website may at times contain links to other websites whose operator may or may not adhere to a privacy policy or be governed by the National Privacy Principles. While it is not necessary to register your personal details to use our website, we may in future offer a registration service, which will enable you to receive product and service updates, newsletters and other information. In the event you do register with us, we will collect personal information from you including your name and e-mail address. If you have registered with us and decide, at any time, that you do not wish to receive any further information from us, you can send an email to the e-mail address noted below requesting to be removed from our online registration database. Please allow two weeks for your request to be actioned.

You may amend or update your registration details by sending an email to the email address noted below providing your amended details. Please allow two weeks for your request to be actioned. Our website may use cookies, which would 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. Please refer to our website at [www.prosperityadvisers.com.au](http://www.prosperityadvisers.com.au) for details of our privacy statement relating to the Internet.

## Additional privacy information

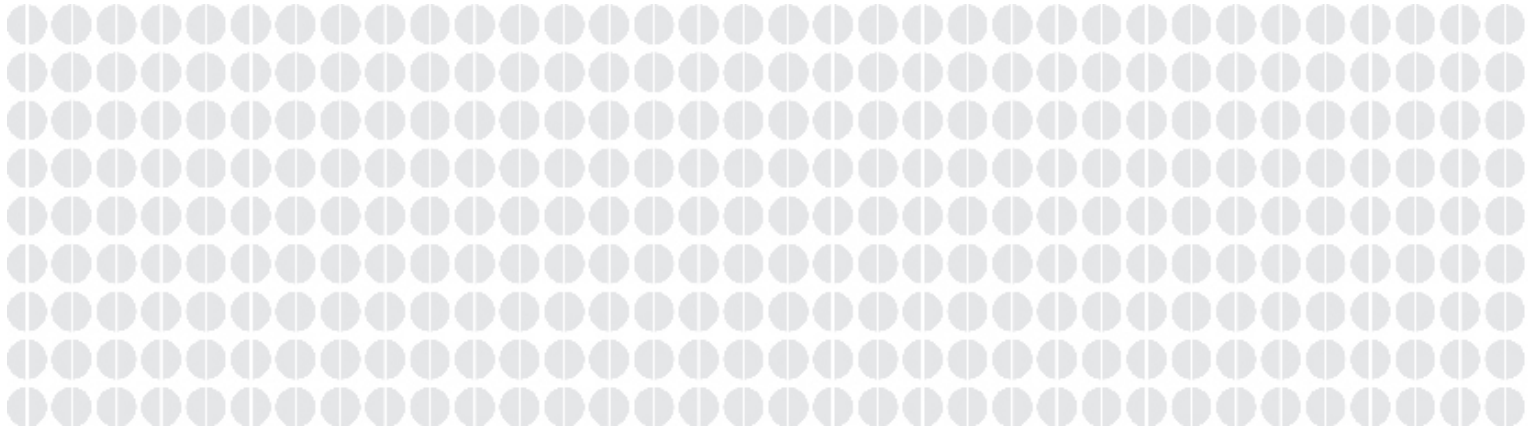
Further information on privacy in Australia may be obtained by visiting the web site of the Office of the Federal Privacy Commissioner at [www.privacy.gov.au](http://www.privacy.gov.au).

## Contact details

Prosperity Advisers Pty Ltd  
PO Box 234  
NEWCASTLE NSW 2300

Attention: Privacy Officer

Telephone: (02) 4907 7222  
Fax: (02) 4929 6759  
Email: [mail@prosperityadvisers.com.au](mailto:mail@prosperityadvisers.com.au)



### Sydney

Level 2, 580 George St  
Sydney NSW 2000  
PO Box 20726  
World Square  
Sydney NSW 2002  
T 02 9261 2288  
F 02 9261 2376

### Newcastle

Hunter Mall Chambers  
2nd Floor, 175 Scott St  
Newcastle NSW 2300  
PO Box 234  
Newcastle NSW 2300  
T 02 4907 7222  
F 02 4929 6759

### Brisbane

Suite 1, Level 3  
200 Creek St  
Brisbane QLD 4000  
GPO Box 2246  
Brisbane QLD 4001  
T 07 3839 1755  
F 07 3839 1037

[mail@prosperityadvisers.com.au](mailto:mail@prosperityadvisers.com.au)  
[www.prosperityadvisers.com.au](http://www.prosperityadvisers.com.au)

Prosperity Advisers Pty Ltd  
ABN 70 099 036 361  
ACN 099 036 361

