



## **Privacy Policy**

1. Lets Make Money 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 by contacting our office.
2. 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:
  - (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 and superannuation;
  - (d) details of your investment preferences and aversion or tolerance to risk;
  - (e) information about your employment history, employment circumstances, family commitments and social security eligibility;
  - (f) other information as necessary to provide you with planning and advice services.
3. 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.
4. We will not collect any personal information about you except where you have knowingly provided that information to us or authorised a third party to provide that information to us.
5. 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; or
  - (b) where you have consented to such disclosure; or
  - (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.

6. 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.
7. 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.
8. Your personal information is generally held in your client file. Information may also be held in a computer database.
9. You may at any time, by contacting us, request access to your personal information and we will 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.
10. We will endeavour to ensure that, at all times, the personal information about you which 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 and provide to us evidence of any inaccuracies, incomplete or outdated information and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information.
11. If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us 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.
12. Our Web site uses cookies which 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.