

# Privacy (Accounting)

AFP Advisory Group Pty Ltd t/as AFP Accounting, Tax & Business Advisory is committed to treating the personal information we collect in accordance with the Australian Privacy Principles in the Privacy Act 1988 (Cth) (Privacy Act). This policy sets out how AFP Accounting, Tax & Business Advisory handles personal information.

This privacy policy does not apply to personal information collected by AFP Accounting, Tax & Business Advisory that is exempted under the Privacy Act, for example employee records.

Our privacy policy will be reviewed regularly to take account of changes in legislation, technology, and our operations and practices. We aim to ensure the policy is appropriate to the changing environment. We will inform you of any changes we make to this privacy policy as necessary.

Our privacy policy is based on openness about how we use and protect your information.

## **Requesting a copy of AFP Accounting, Tax & Business Advisory Privacy Policy:**

Our privacy policy is available by following links to the policy on our website. However, on request, we may be able to provide you with a copy of the policy in an alternate format. If you have any enquiries or would like to make a request for a copy of the policy, please contact our Privacy Officer (refer to contact details below).

## **1. Purposes for which AFP Accounting, Tax & Business Advisory collects, holds, uses and discloses personal information:**

We only collect, hold, use and disclose personal information which is reasonably necessary to ensure that we are able to provide you with the products and services that are appropriate to your needs. We will outline to you when you engage our services the purposes for which we will collect, hold, use and disclose your personal information.

## **2. Kinds of personal information AFP Accounting, Tax & Business Advisory collects:**

Due to the nature of the products and services we provide, and the requirements of legislation and regulations, we ask for a range of personal information from our customers.

The types of personal information we may collect can include details such as:

- Names, employment titles, contact details;
- Date of birth and gender;
- Information in identification documents (e.g. passport, driver's licence);
- Tax file numbers and other government related identifiers;
- Assets and liabilities;
- Educational qualifications and employment history ;
- Personal income;
- Visa and work permit status;
- Bank account details;
- Shareholdings and details of investments;
- Superannuation details;
- Tax and financial statements;
- Information regarding insurance;
- Personal information about your spouse and dependants.

It may be necessary in some circumstances for AFP Accounting, Tax & Business Advisory to collect sensitive information about you in order to

provide specific services. The types of sensitive information we may collect include:

- Health status;
- Ethnic origin;
- Details of any membership/s to professional associations;
- Criminal record.

You have a right to refuse to provide us with your personal information or to anonymity or the use of a pseudonym. However, if you do refuse to provide such information, or request the use of anonymity or a pseudonym we may be unable to complete or fulfil the purpose for which such information was collected, including providing you or our clients with the services we were engaged to perform.

### **3. Collection, holding, using and disclosing of personal information:**

#### **(a) Collection – General:**

When we collect, hold, use and disclose personal or sensitive information it must be done through lawful and fair means. Consent must be obtained to collect, hold, use and disclose personal information. We are not required to obtain your consent to collect, hold, use or disclose your personal or sensitive information if the collection is required or authorised by or under an Australian law or a court/tribunal order. There are other exceptions to the requirement of obtaining your consent in accordance with the Australian Privacy Principles. If you would like more information on these requirements, please contact our Privacy Officer.

#### **(b) Methods of collection:**

- AFP Accounting, Tax & Business Advisory use a variety of formats for the collection of personal and sensitive information. These include:

- Requiring clients to complete a Client Profile or other forms;
- Receipt of emails, letters and other correspondence;
- Telephone calls;
- Appointments in person;
- Publicly available records;
- Through a customer's personal representative;
- Through use of our website, such as via contact mailboxes or online enquiry forms, or through the registration process (see more information about 'web analytics' in Clause 2).

In every circumstance we will attempt to obtain such personal and sensitive information directly from you. If that is unreasonable or impracticable, we will attempt to obtain such information from other sources in accordance with Clause 3(a) above.

**(c) Collection of someone else's personal information:**

You should only provide us with someone else's personal information where you have their express consent to do so and it is for the purpose of us providing services to you. Matters in this policy should be communicated to any person whose information you collect and provide to us. In providing such information you agree that you have obtained the relevant consent and this is authorised to do so.

**Unsolicited personal information:**

There may be circumstances where we are provided with personal information which we did not actively seek. An example may be misdirected mail, or an excess of documents provided to us by clients.

In such situations, our Privacy Officer will make a determination on whether we could have obtained the information lawfully in accordance with the APPs. If the information was not lawfully obtained it will be destroyed or

de-identified. We will try to notify the relevant person, whose information has been mistakenly received, if this situation arises.

#### **4. Security of personal information**

Safeguarding the privacy of your information is important to us. We hold personal information in a combination of secure computer storage facilities and paper based files, and take steps to protect the personal information we hold from misuse, loss, interference, unauthorised access, modification or disclosure.

AFP Accounting, Tax & Business Advisory trains its employees carefully on handling personal information and confidentiality of such information.

Once we have no purpose for holding your personal information, we will take all reasonable steps to destroy or de-identify the information.

#### **5. Disclosure of personal information overseas and sharing personal information amongst and within the AFP Accounting, Tax & Business Advisory Group network**

##### **(a) Disclosure amongst and within the AFP Accounting, Tax & Business Advisory Group:**

The AFP Accounting, Tax & Business Advisory Group has offices throughout New South Wales. To meet the purposes for which your personal information has been collected we may disclose your information to others in the AFP Accounting, Tax & Business Advisory Group.

##### **(b) Disclosure overseas:**

AFP Accounting, Tax & Business Advisory utilises some service providers overseas to process data and help deliver services to you. We may disclose

your personal information to these providers from time to time. Such overseas disclosure would be to Hong Kong or another country as advised. When required, your personal information will only be disclosed to an overseas person or business in the following circumstances:

- Where the overseas recipient has signed a contract with us which creates legal obligations to comply with Australian Privacy Law (i.e. the APPs);
- If the recipient is subject to similar privacy law as Australian privacy law, and you are able to personally access avenues to enforce the protection of those laws;
- If you provide written consent for AFP Accounting, Tax & Business Advisory to disclose the information after we provide you with full information; or
- If the disclosure is required or authorised by or under an Australian law or a court/tribunal order.

On collection of your personal information, we will inform you whether it is likely we will disclose the information to an overseas recipient and, if so, where those recipients are likely to be located.

### **(c) Disclosure to third party service providers.**

AFP Accounting, Tax & Business Advisory utilises third party providers (such as IT providers and market researchers) for its business and to deliver services to you. It may be necessary for us to disclose non-sensitive personal information to these providers from time to time. Such disclosure will be in accordance with this Privacy Policy and the APPs.

## **6. Privacy on our websites**

The AFP Accounting, Tax & Business Advisory website uses Google Analytics or other third party software to analyse aggregate user behaviour. Google Analytics and such other software uses first party

cookies, which are text files placed on your computer for the purpose of anonymously identifying your session. These cookies are not used to grant AFP Accounting, Tax & Business Advisory access to your personally identifiable information. Non-identifiable information (such as the pages you visit) may be tracked. By directing your browser to delete your cookies, this data will be erased. For more information about Google Analytics, please follow the links provided on our website.

The information is collected using first party cookies, meaning that only AFP Accounting, Tax & Business Advisory is able to access your information. Your information may be aggregated with information from other users for the purpose of improving our website and offerings. We will not associate any data gathered from our website with any personally identifiable information, unless you explicitly submit that information (e.g. your email address) via our online information form.

Any links to third party websites on AFP Accounting, Tax & Business Advisory website are not covered by our privacy policy.

## **7. Direct marketing**

AFP Accounting, Tax & Business Advisory may engage in direct marketing to you from time to time.

When required, your personal information will only be used or disclosed for direct marketing where the information is not sensitive information, is collected directly from you and there is an easy means to opt out of such marketing (and such an opt out request has not been made) in the following circumstances:

- Where you would expect AFP Accounting, Tax & Business Advisory to use or disclose the information for direct marketing purposes; or

- You have consented to the use or disclosure of the information for direct marketing purposes.

If you do not wish to receive these materials, please contact our privacy officer.

## **8. Access to personal information**

You have the right to access any personal information regarding you that AFP Accounting, Tax & Business Advisory holds. This is subject to some limited exceptions, which the Privacy Officer can provide further information on.

Such requests should be made in writing to the Privacy Officer. We will acknowledge your request within 14 days and respond to it within a reasonable time.

AFP Accounting, Tax & Business Advisory may charge a fee only to cover the cost of locating, retrieving, reviewing and copying any material requested. We will not charge any fee to make the request or to for us to give effect to the request.

### **Responding to your request:**

If your request is approved, we will provide you with access to the information in the manner requested if it is reasonable and practicable to do so.

## **9. Correction of personal information**

AFP Accounting, Tax & Business Advisory endeavours to ensure that the personal information it holds is accurate and up-to-date.



You are able to make a request to correct the information by contacting our Privacy Officer, or by telephoning or emailing us with your corrected information. In some limited circumstances your request may be refused or partially refused.

## **10. Procedure if your request to access or correct is refused**

There may be limited circumstances where your request is refused or partially refused.

If this occurs we will give you a written notice that sets out:

- The reasons for the refusal, including the reasons why access cannot be granted in an alternative way (except where it would be unreasonable to provide those reasons);
- How to make a complaint about the refusal;
- Any other matter as prescribed by the regulations.

If your request to correct is refused you have the option of submitting a statement associated with your personal information. For more information contact the Privacy Officer.

## **11. How to make a complaint**

If you consider that any action of AFP Accounting, Tax & Business Advisory breaches this policy or the Australian Privacy Principles, you are able to make a complaint. Once we have received your complaint, it will be assessed and acted upon within a reasonable time.

To make a complaint please contact us at [enquiries@afpaccounting.com.au](mailto:enquiries@afpaccounting.com.au). If you are not satisfied with our response to your complaint, you may contact the Office of the Privacy Commissioner.

## **AFP Financial Planning & Consulting Pty Ltd (AFP Financial Planning & Consulting)**

AFP Financial Planning & Consulting is committed to ensuring the confidentiality and security of your personal information.

Personal information is described as ...information or an opinion, whether true or not, and whether recorded in a material form or not, about an identified individual, or an individual who is reasonably identifiable.

This Privacy Statement outlines how we manage the personal information we hold about you, including:

- The types of information that we keep on record and how we use that information
- Your privacy rights and our general rights and obligations
- How we collect, maintain, use and disclose your personal information

### **Australian Privacy Principles**

AFP Financial Planning & Consulting maintains all personal information in accordance with the Australian Privacy Principles (APP) of the Privacy Amendment (Enhancing Privacy Protection) Act 2012. We are committed to being open with you about how we use your personal information.

### **Collection Of Personal Information**

AFP Financial Planning & Consulting will only collect personal information from you where it is necessary to provide you with financial and advisory services. As a provider of financial services, we are subject to legislative and regulatory requirements which require us to obtain and hold detailed information which personally identifies you and / or expresses an opinion

about some or all aspects of your financial position. The type of personal information we may collect can include (but is not limited to):

- Name and address
- Date of birth
- Contact details
- Occupation and employment details
- Financial and personal goals and objectives
- Details of your current financial position including salary and other income, expenditure, assets and liabilities, risk protection, superannuation and other investments.
- Details of your risk preferences
- Details of your health
- Details of your social security eligibility
- Details of your estate planning requirements.

AFP Financial Planning & Consulting is also required under the Anti-Money Laundering and Counter-Financing Act (AML/CTF Act) to verify your identity. We may do this by taking a copy of your driver's licence and/or passport or other identification documentation.

### **Sensitive Information**

We do not actively seek to collect sensitive information unless it is necessary for our business purposes, such as, it may be needed for applications for personal insurance and to manage claims on those products. If we do have to collect sensitive information, we will only collect, use and disclose it in accordance with privacy laws.

Where reasonable and practicable we will only obtain information directly from you. This may be through face to face meetings, telephone correspondence, electronic means, data collection forms, and from maintaining records of information provided in the course of ongoing financial services.

Sometimes we act as an intermediary for others when collecting information about you for example, for the purpose of assisting you to apply for insurance or for the preparation of your taxation matters. With your prior approval, we may also contact external providers to confirm specifics of certain products or other details.

Where we collect information from you about another individual, for example your nominated beneficiaries or a person you decide to refer to us, it is your responsibility to inform them of your Disclosure and please make that individual aware of the contents of this Privacy statement. They will need to contact us if they do not wish us to maintain their personal information.

If you choose not to provide the information we need, we may not be able to provide you with the financial services requested.

### **Use And Disclosure Of Collected Information**

The personal information we hold will be used for the provision of financial and advisory services to you. In some instances, it may be necessary for us to disclose your personal information to certain third parties. Unless you consent to this disclosure, we will not be able to provide you with financial and advisory services. The types of organisations to whom we may disclose your personal information include:

- Financial institutions for the provision of financial products such as investments, superannuation, and life insurance;
- Organisations undertaking compliance reviews of our financial advisers or reviews of the accuracy and completeness of our information;
- Organisations providing mailing services, maintenance of information technology services and printing standard documents and correspondence;

- Organisations providing research, technical (tax, legal, etc) and / or paraplanning services;
- Employees of your adviser or your adviser's business;
- Organisations we may contract with to provide us with a service (such as software providers);
- To any party acquiring an interest in our business;
- Where the Law requires or permits us to do so.

Further we may use your personal contact details to send you information from time to time that we think will be of interest to you. However, you may instruct us not to send this information to you by contacting us either by phone or in writing.

### **Data Quality**

It is our aim to ensure the information we hold about you is accurate, complete and up to date. Part of our services to you may include an annual review of your circumstances. At this annual review we will ask for your confirmation as to the accuracy of the information we hold. If you believe at any stage the information we hold is inaccurate or incomplete in any way, please contact us and provide evidence of the inaccuracy. If the information we hold is wrong, we will correct it.

### **Accessing Collected Information**

If you wish to access the personal information we hold about you, please contact us. AFP Financial Planning & Consulting will always ask you to identify yourself to our satisfaction and provide us with a reason for requesting the information. We will facilitate access to the information by discussing with you how you would like to receive access to the information and what manner would be most appropriate. You may ask us to correct any information we have to your satisfaction.

### **Data Security**

The security of your personal information is important to us. Your personal information is held in a combination of secure computer-based storage facilities and lockable filing cabinets or in a secure filing room. We will at all times ensure your personal information held by us is protected from misuse and loss, and from unauthorised access, modification or disclosure.

We are required by law to keep your personal information for a certain period of time. When we no longer require the information for any purpose we will destroy by secure means or permanently de –identify the information.

### **Identifiers**

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

### **Anonymity**

The nature of our financial services does not lend itself to treating clients with anonymity. For us to provide you with a financial service we require personal information about the individual for whom the service is provided.

### **Transborder Data Flows**

AFP Financial Planning & Consulting will not send any personal information about you overseas unless you consent, or AFP Financial Planning & Consulting reasonably believes that the other country has privacy laws substantially similar to our own, or AFP Financial Planning & Consulting provides the information in other circumstances giving like protection.

### **Cookies**

When you visit our website, details may be recorded about your visit, such as time and date, server address, pages accessed, time spent and type of browser. This information is used in an anonymous form for statistical purposes and as such cannot identify you individually.

### **Links To Third Party Web Sites**

Our website may have links to external third party websites that may benefit the user. External websites should contain their own privacy statements and we recommend you review them when using their websites. Please note, however, that third party websites are not covered by our Privacy Statement and these websites are not subject to our privacy standards and procedures.

### **Queries And Complaints**

If you require further information about our privacy policy or wish to make a complaint about possible breaches of your privacy, you should contact us at [enquiries@afpaccounting.com.au](mailto:enquiries@afpaccounting.com.au). Alternatively you may wish to put your query or complaint in writing and forward it to:

Attention: Compliance Manager  
AFP Accounting, Tax & Business Advisory  
Unit 417, 4 Columbia Court  
Baulkham Hills NSW 2153

It is our intention to use our best endeavors 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 the complaint further.