

PRIVACY POLICY

July 2021 v1.1

1 Overview

Protecting our clients' privacy is very important to us. To ensure our compliance with the Privacy Act and as part of our commitment to ensuring the safety of your private and confidential information, we have established and implemented this Policy.

1.1 Introduction

The Privacy Act requires that we handle your personal information in accordance with a set of national principles, known as the Australian Privacy Principles (APPs), which regulate the collection, use, correction, disclosure and transfer of personal information about individuals by organisations like us in the private sector.

1.2 Policy statement

The Policy explains our policies and practices with respect to the collection, use and management of your personal information and our approach to the APPs.

1.3 Scope and application

This Policy applies to AdviceLink Business Services and its controlled entities (collectively referred to as 'AdviceLink') in this Policy. Where an entity specifically adopts this Policy references to AdviceLink are taken to be a reference to that entity. This Policy applies to AdviceLink's business activities carried on in Australia. In the event of any inconsistencies between the Policy requirements and AdviceLink's statutory duties under Australian law, the latter shall prevail.

2 Definitions and key concepts

Advice	Means information we may provide to you in terms of your specific Health Service needs. Advice does not refer to any information being provided whereby an Australian Financial Services License may be required
Australian law	means an Act of the Commonwealth or of a State or Territory or regulations, or any other instrument, made under such an Act
Australian Privacy Principle or APP	means the Australian Privacy Principles set out in Schedule 1 of the Privacy Act.
Breach	means an act or practice which is contrary to or inconsistent with the Privacy Act, including an APP.

Client	Means either a professional service individual/firm such as a financial planner, accountant or lawyer and or an individual who has approached AdviceLink either through an intermediary or directly
Collect	means to collect personal information, usually for inclusion in a record.
Consent	means express consent or implied consent.
GDPR	means the General Data Protection Regulation (EU) 2016/679.
Health information	means personal information about the health of an individual, an individual's expressed wishes about the future provision of health services to the individual, or a health service to be provided to an individual.
Holds	means possession or control of a record that contains personal information.
Individual	means a natural person.
Know Your Customer or KYC	means the process of verifying a customer's identity (as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)) by using reliable and independent documents and information.
Notifiable Data Breaches Scheme	means the scheme under Part IIIC of the Privacy Act which requires that, in the event personal information is involved in a data breach that is likely to result in serious harm, we must notify each affected individual and the Australian Information Commissioner.
Overseas recipient	means a person who receives personal information who is not in Australia or an external Territory, not us or a subsidiary or associate of us, and not the individual to whom the personal information relates.
Personal information	means information or an opinion about an identified individual, or an individual who is reasonably identifiable: (a) whether the information or opinion is true or not; and (b) whether the information or opinion is recorded in a material form or not.
Policy	means this Privacy Policy.
Privacy Act	means the Privacy Act 1988 (Cth).
Privacy Officer	Means either of two directors of AdviceLink who have equal responsibility for managing the business impacts of privacy laws and policies across the AdviceLink group of companies. Refer to section 5 of this Policy for contact details.
Reasonable Steps	means the actions or efforts we undertake to comply with the Privacy Act and the APPs, which must be objectively reasonable in the circumstances.
Sensitive information	means personal information about an individual's: <ul style="list-style-type: none"> • racial or ethnic origin • political, philosophical or religious beliefs or opinions

	<ul style="list-style-type: none"> • memberships or affiliations • sexual preferences or practices • criminal record • health or genetic information • biometric information.
Solicit	means to request personal information, or anything that includes personal information, from someone other than the individual.
Tax file number or TFN	means a tax file number as defined in Part VA of the Income Tax Assessment Act 1936 (Cth).
Use	means to handle, manage, or undertake an activity with personal information in our effective control.

3 General obligations

3.1 Collection

3.1.1 What information do we collect?

We will collect and hold personal information for the purposes of:

- updating and claiming Services Australia as per the Services Australia nominee arrangement
- managing and administering services for you
- verifying your identity

The type of information collected from you includes information that is necessary to operate your account or for us to provide advice to you. We may ask you to provide personal information such as your:

- name
- e-mail address
- residential and/or postal address
- date of birth
- telephone number
- occupation
- bank account details
- financial, Centrelink, Healthcare details
- employer
- tax file number (TFN)
- income information from employers
- relationship status
- identification information

This information is primarily collected from forms you have completed, your use of our online facilities, or through ongoing communications with you or persons you authorise to communicate with us on your behalf.

There are specific circumstances in which we will ask for your consent to provide sensitive information such as:

- health Information
- compensation payments
- information on your children and their circumstances

We will inform you of any legal requirements for us to request information about you and the consequences of not providing that information.

We will solicit personal information about you where you have knowingly provided that information to us, we believe you have authorised a third party to provide that information to us, or we are obligated or authorised by law to obtain such information. Third parties that we may need to collect information from include Services Australia or other Government bodies we are authorised to contact on your behalf, your financial adviser, product issuer, employer, accountant or solicitor.

In order to identify opportunities to improve our products and services and to enhance your customer experience with us, we may also collect data from third parties. Prior to engaging any third party, a thorough due diligence process is undertaken to ensure your personal information is fully protected. This includes ensuring that sufficient security measures and relevant confidentiality and contractual arrangements are in place which, at a minimum, require the third party to handle personal information in strict accordance with our requirements under Australian privacy law.

3.1.2 What if you do not give us the information we request?

You are not obligated to give us the information that we request. However, if you do not give us the information that we ask for, or the information you give is not complete or accurate, this may:

- prevent or delay the processing of your application or claim
- prevent or delay the processing of your required updates
- result in cancelled benefits or claim or debt situations with Services Australia or the relevant Government organisations
- preclude us from providing you services
- prevent us from contacting you about your product or services
- impact your benefits and means tested fees

For example, we may be required to ask for your bank statements to proceed with a Centrelink claim. If you choose to not give us your bank statement, your claim may be denied.

3.2 Use of information

3.2.1 How do we use the information that we collect?

We use your personal information for the purpose for which it has been obtained and for related purposes. For example, we collect your personal information so that we are able to:

- act on your behalf with Government bodies we are authorised by you to do. Including but not limited to; Services Australia and Centrelink, Department of Veterans Affairs and MyAgedCare.

- provide administration services to you
- implement your instructions
- establish and maintain your social security benefits
- report relevant changes to you
- when authorised by you, to allow professional (financial adviser, accountant or solicitor) to review your situation
- improve the operation of our business and enhance the delivery of our products and services.

3.3 Disclosure

3.3.1 Who do we give your information to?

For the purpose of providing the services you have requested (or an authorised related purpose), we may provide your information within AdviceLink Business Services Pty Ltd or external organisations.

The types of external organisations to which we may disclose your personal information include:

- Government organisations involved in providing you benefits, such as Services Australia and Centrelink, Department of Veterans Affairs and MyAgedCare.
- your financial adviser or other advisers appointed by you
- businesses that have referred you to us.

Like other service companies, there are situations where we may also disclose your personal information where it is:

- required by law (such as to the Australian Taxation Office or pursuant to a court order)
- authorised by law (such as where we are obliged to disclose information in the public interest or to protect our interests)
- necessary to discharge obligations (such as for enforcement activities of regulatory bodies or to foreign governments for the purposes of foreign taxation)
- required to assist in law enforcement (such as to a police force).

3.3.2 Will my information be disclosed overseas?

AdviceLink does not use any overseas service providers to complete our service. To operate our normal day to day business, we use approved systems such as Microsoft Office and Salesforce however, the information is backed up and stored on shore in Australia. If the situation changes, then this section of the policy will be updated.

3.4 Access and correction of information

3.3.1 Can I access my information and what if it is incorrect?

You may request access to the personal information we hold about you. We may charge a reasonable fee to cover our costs.

There may be circumstances where we are unable to give you access to the information that you have

requested. If this is the case, we will inform you and explain the reasons why.

We will take reasonable steps to ensure that the personal information we collect, hold, use or disclose is accurate, complete, up to date, relevant and not misleading.

You have a right to ask us to correct any information we hold about you if you believe it is inaccurate, incomplete, out of date, irrelevant or is misleading. If we do not agree with the corrections, you have supplied and refuse to correct the personal information, we will give you a written notice to that effect.

If you wish to access or correct your personal information, you may contact us through our email or phone or by writing. Our contact details are set out in section 5.

3.5 Protection of personal and sensitive information that we hold

3.5.1 How do we protect the security of your information?

We have security systems, practices and procedures in place to safeguard your privacy. We may use cloud storage or third-party servers to store the personal information we hold about you. These services are subject to regular audit and the people who handle your personal information have the training, knowledge, skills and commitment to protect it from unauthorised access, disclosure or misuse.

3.5.2 Risks of using the internet

You should note that there are inherent security risks in transmitting information through the internet and email. You should assess these potential risks when deciding whether to use online services. AdviceLink will provide you details of our preferred way to transmit information.

We use Australian Government internet systems and portals such as MyGov, to complete services for you.

3.5.3 Cookies

A “cookie” is a small text file that may be placed on a computer by a web server. Our websites may use cookies, Google Analytics and/or other analytics tools which may enable us to identify you, your browser or other information about you while you are using our site. These cookies may be permanently stored on a computer or are temporary session cookies. They are used for a variety of purposes, including security and personalisation of services. They are frequently used on websites and you can choose if and how a cookie will be accepted by configuring your preferences and options in your browser.

All browsers allow you to be notified when you receive a cookie and you may elect to either accept it or not. If you wish not to accept a cookie, this may impact the effectiveness of the website. Your internet service provider or other IT service provider should be able to assist you with setting your preferences.

3.6 Retention of your personal information

We are required by law to retain certain records of information for varying lengths of time and, in certain circumstances, permanently. Where your personal information is not required to be retained under law

and is no longer required for the purpose for which it was collected, we will take reasonable steps to irrevocably destroy or de-identify it.

4 European Union General Data Protection Regulation (GDPR)

If you reside in a country that is a member of the European Economic Area (the EU and Norway, Lichtenstein and Iceland), in addition to the protection you receive under the Privacy Act, you are entitled to other protections provided by the GDPR, including, in certain circumstances, the right to:

- have your personal information erased
- access your personal information in an electronic and portable format
- restrict or object to the processing of your personal information.

5 Roles and Responsibilities

The AdviceLink Board is ultimately responsible for overseeing the Privacy Policy and are the acting Privacy Officer(s) responsible for updating this Policy and for managing the business impacts of privacy laws across AdviceLink Business Services.

5.1 Contacting the Privacy Officer

You can contact the Privacy Officer by:

mail:

Privacy Officer

AdviceLink Business Services

PO Box 6318

Norwest, NSW 2153

or by email: admin@advicelink.com.au and in the Subject line inserting 'Privacy Question'

5.2 Complaints and breaches

If you believe that we have breached the APPs by mishandling your information, you may lodge a written complaint addressed to the Privacy Officer, whose contact details are set out in section 5.

The Privacy Officer will respond to your complaint within 30 days of its receipt.

In the event that the Privacy Officer is unable to resolve your complaint, you may lodge a Privacy Complaint with the Australian Information Commissioner. For more information, please visit the Australian Information Commissioner's website.

If you have a complaint about a breach of the GDPR, you may contact the local regulator in your European Economic Area.

We are committed to helping you have control of your personal information and so it is our practice to take reasonable steps to notify you if we are aware that we have breached your privacy.

In accordance with the Notifiable Data Breaches Scheme, if your personal information is involved in a data breach that is likely to result in serious harm to you, we will notify you and the Australian Information Commissioner.

6 Policy governance

6.1 Review and approval

Unless required earlier, this Policy is reviewed and updated annually by the Privacy Officer.

Material amendments to this Policy must be approved by the AdviceLink Board. Non-material amendments to the Policy may be approved by the Managing Director

The most current version of the Policy can be obtained from our website at www.advicelinkservices.com

6.2 Policy owner

Questions about this policy should be directed to the Privacy Officer. Refer to section 5 of this Policy for contact details.