



Privacy Policy

June 2019

Amendment History

The following history and amendments have been made to this document:

Version	Prepared By	Reviewed By	Approved By	Summary of Change
1.0	Michael Houlihan	Management Committee	Board June 2019	

Purpose and scope of this policy

Our privacy commitment to you

Strategic Wealth Services (SWS) comprises the following entities:

- Strategic Financial Planners Pty Ltd ABN 15 065 497 270 AFSL 246845
- Strategic Accountants & Business Advisors Pty Ltd ABN 91 731 177 189
- Strategic Super Services Pty Ltd ABN 25 442 350 701

When you entrust us with your personal information, we know you expect us to protect it and keep it private. That's why SWS is committed to respecting your right to privacy and protecting your personal information.

This Privacy Policy documents how SWS complies with the provisions of the *Privacy Act 1988 (Cth)*, which contains thirteen Australian Privacy Principles which regulate how we collect, use, disclose and keep your personal information secure. This Privacy Policy outlines the types of personal information SWS may need and the reasons for its collection, and explains how the information is collected, stored, used and disclosed. It will help you to understand how SWS takes all reasonable steps to protect your personal information from misuse, interference, loss, unauthorised access, modification or disclosure.

By visiting our website or using any of our services, or otherwise providing us with your personal information (or authorising it to be provided to us by someone else), you agree to your personal information being handled as set out in this Privacy Policy. We reserve the right to modify this Privacy Policy from time to time to reflect our current privacy practices.

This Policy is available to view on our website. You may request a copy of this Privacy Policy in a particular form and we will take such steps as are reasonable in the circumstances to give you a copy in such form.

What is personal information?

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

Sensitive information is a sub-set of personal information which includes any information or an opinion about your racial or ethnic origin; your political opinions; your membership of a political association, a professional or trade association or a trade union; your sexual preferences or practices; your religious beliefs or affiliations; your criminal record; and your health or disability status (including genetic and biometric information).

What types of personal information is collected and how?

Personal information

The personal information that SWS collects from you may include:

- Your name, gender, date of birth and residency information;
- Your contact details, including your residential address, email address and telephone numbers;
- Your bank account details;
- Details about your occupation and employer, including your salary, hours of work, employment dates and records of your employer's interactions with us;
- Details about your dependants and/or third party authorities; and
- Information to verify your identity (such as your driver's licence, passport or birth certificate).

SWS is required to obtain your consent to collect your personal information. We seek your consent and collect your personal information directly from you where practicable, such as when you complete a membership application or change of personal details form, or when you send us documents containing personal information.

Sensitive information

We may also need to collect information about your health, including information from your medical practitioners, when you make a claim for insurance or other benefits. This is considered sensitive information under the Privacy Act and we will always seek your express written consent before collecting sensitive information from you or on your behalf. This information will only be used and disclosed to third parties for the purpose for which it was provided or in the event SWS is authorised and requested to provide it under an Australian law, by a court or tribunal order.

Information required by law

The collection of your personal information is authorised under various corporation, superannuation, family law, anti-money laundering and taxation legislation (and associated regulations). Wherever there is a legal requirement for us to seek information about you, we will inform you of the obligation and the consequences of not providing us with the requested information.

Tax file numbers

Under the *Superannuation Industry (Supervision) Act 1993*, SWS is authorised to collect, use and disclose your tax file number (TFN). We may disclose your TFN to another superannuation provider when your benefits are being transferred unless you request us in writing that your TFN not be disclosed to any other superannuation provider. Declining to quote your TFN is not an offence; however providing your TFN to us will have the following advantages:

- We will be able to accept all permitted types of contributions to your superannuation account;
- Other than the tax that may ordinarily apply, you will not pay more tax than you need to - this affects both contributions to your superannuation account and benefit payments when you start drawing down from your superannuation account; and
- It will make it much easier to find different superannuation accounts in your name if you wish to consolidate your accounts.

SWS's use of your TFN is strictly controlled. Unauthorised use or disclosure of your TFN is an offence under the *Taxation Administration Act 1953* (Cth) and can attract penalties including imprisonment and monetary fines.

Due to the sensitivity of TFNs and the legal restraints on their use and disclosure, if you lose or forget your TFN, we will not be able to provide it to you. You will have to ask the ATO for a copy of it.

How is your personal information collected?

We will usually collect personal information directly from you when you communicate with us, such as when you:

- Complete any of the forms available from our website and return them to us for action;
- Enquire about our services or make a complaint;
- Contact us, register with, post to, like or follow any of our social media pages, forums or blogs;
- Enter our competitions, promotions or giveaways;
- Register for or attend a SWS event or a third party event arranged in conjunction with SWS; and
- Apply for prospective employment and contracting opportunities at SWS.

We may also collect personal or sensitive information about you from third parties, such as:

- Your employer;
- Your financial advisor or third party authority;
- Through reports from professionals, such as medical professionals, or otherwise in connection with the provision of our services;
- The Australian Taxation Office (ATO) or the Department of Human Services (DHS);
- Other superannuation and insurance entities;
- Clearing houses, gateway providers or similar entities;
- Your spouse, family or friends;
- When we obtain information from your referees; or
- From publicly available sources.

What happens if you don't provide the information requested?

If you choose not to provide the personal information that we ask for, or the information that you provide to us is incomplete or inaccurate, it may mean that we are prevented from efficiently managing your superannuation or pension account, offering you the full range of benefits and services that may be available to you, and/or maintaining contact with you.

Anonymity and pseudonymity

If you're requesting general information, you may do so anonymously or by using a pseudonym. However, for specific account enquiries it is generally impracticable and illegal for us to deal with you on an anonymous basis.

How is your personal information used?

The personal information that we collect from or about you is reasonably necessary in order for SWS to perform the following primary functions and activities:

- a. To establish and administer your superannuation or pension account, including processing contributions from you or on your behalf, investing in accordance with your chosen investment strategy, providing an approved insured benefit, regularly communicating with you about your account, and paying benefits to you or your beneficiaries at the appropriate time.
- b. To comply with the customer identification and verification procedures required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* and corresponding Rules and Regulations.
- c. If you have provided your Tax File Number, to locate or identify any additional superannuation or pension accounts you may hold, to report to other regulated superannuation entities (when transferring your benefits to that entity) and to report to the Australian Taxation Office (ATO) in relation to co-contributions, spouse contributions and unclaimed monies.
- d. To send you relevant information on the products and services to which your membership gives you access or that you have signed up for.
- e. To communicate with you and provide you with information relating to the products and services we provide through various types of online and social media.
- f. To process competition and promotion entries.
- g. To process employment applications during the recruitment process.

The personal information that SWS collects from or about you may also be used for secondary purposes such as conducting market research and analysis to assist SWS to develop products and services suitable to our membership, and to meet regulatory obligations.

Who do we disclose personal information to and why?

Generally SWS will only disclose your personal information for the purposes for which it was collected.

The organisations and people to whom we may disclose your personal information include:

- Our service providers and any of their sub-contractors, for the purpose of establishing and administering your superannuation and/or pension account.
- Insurers, insurance underwriters and/or medical practitioners for the purpose of assessing your eligibility for insurance and/or processing any insurance claims.
- Your employer, for the purposes of updating or confirming the accuracy of our records and determining your superannuation benefits.
- Your potential beneficiaries, legal personal representative or estate, in relation to a distribution of your superannuation or pension account upon your death.
- Your financial advisor or any other party that is authorised to act on your behalf.
- Your spouse or former spouse or their nominated legal adviser in accordance with *Family Law Act 1975 (Cth)* requirements.
- Government institutions and regulatory authorities including the Australian Prudential Regulation Authority (APRA), the Australian Securities and Investment Commission (ASIC), the Australian Transaction Reports and Analysis Centre (AUSTRAC) and the Australian Taxation Office (ATO) under laws including the *Superannuation Industry (Supervision) Act 1993 (Cth)*, the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* and the *Superannuation (Unclaimed Money and Lost Members) Act 1999 (Cth)*.
- Courts and tribunals, including the Superannuation Complaints Tribunal (SCT) and the Financial Ombudsman Service (FOS) (or either of their successors) in the event of an unresolved complaint or dispute.
- Other superannuation entities in relation to a benefit transfer or rollover.
- Mail houses and digital communication agencies, to send you information about your superannuation, pension or managed fund account via mail, SMS and email.
- IT service organisations – to provide and maintain IT services and systems.
- External agencies providing services for the purpose of data matching, cleansing or enrichment.
- External agencies engaged to survey the membership on behalf of, and at the request of, the Trustee.
- Our auditors and other professional advisors for the purpose of meeting accounting, auditing and legal requirements.
- Our web hosting company and web/application developers, as part of their engagement to host, develop, test and manage our website.

Where your personal information is disclosed to service providers and other organisations, SWS seeks to ensure that your personal information is handled in accordance with privacy laws and is not used or disclosed for any purpose other than those to which you have consented (unless otherwise required or authorised by or under an Australian law or court/tribunal order). Strict procedures are in place to ensure that our service providers have appropriate systems in place to comply with privacy laws and keep your personal information confidential and secure.

Disclosure to third party associations

SWS has developed relationships with third party organisations in order to offer you value-added products and services. From time to time SWS may use your personal information to contact you via mail, email, telephone, SMS, MMS (multimedia messaging service) and apps about these products and services.

Your personal information will never be added to a general marketing database and is never provided to a third party directly. SWS does not sell, rent or trade your personal information to or with third parties for the purpose of allowing them to send marketing material directly to you.

If you do not want to receive marketing material from us, you can contact us using the details provided below or use the unsubscribe function on electronic communications. Please note that you cannot opt out of communications that relate to the usage or operation of your superannuation or pension account or disclosure or other documents that are required by legislation.

Disclosure of information to overseas recipients

SWS does not currently disclose your personal information to overseas recipients. If it is necessary for us to disclose some of your personal information to an organisation outside Australia we will do so in a manner that is consistent with the privacy laws.

Use of mail houses

SWS may use mail houses to send you statements, newsletters and/or information about third party products and services. When this occurs, a non-disclosure agreement is signed by the mail house to ensure that your personal information is not disclosed to any other party and remains under the control of SWS.

Storage and disposal of your personal information

SWS takes reasonable steps to protect your personal information from misuse, interference, loss, and unauthorised access, modification or disclosure.

We collect and store your personal information in a combination of secure computer storage facilities and paper-based files and records held in secure premises. A system of passwords and different levels of administration functionality is used to protect your personal information from access by unauthorised personnel. Your TFN is recorded in an encrypted form and destroyed when it is no longer required by law nor administratively necessary to retain.

The personal information you provide to us is only retained for as long as necessary to fulfill the purposes for which the information was collected (unless SWS is required to retain the information under an Australian law or court/tribunal order). SWS generally retains health information for many years in order to assist us in the event that a legal dispute arises. In all other circumstances SWS will take such steps as are reasonable in the circumstances to destroy or de-identify your personal information.

Accessing and correcting your personal information

Access

You have a right to know what personal information SWS holds about you and to obtain access to it if required. You may access your personal information via our secure Member Online facility or request access to your personal information by contacting us using the details provided below. You may need to provide proof of your

identity before access is provided. SWS reserves the right to charge a reasonable fee to cover any costs incurred in providing you with access to your personal information.

There are circumstances where SWS is not required to provide, or is prevented from providing, you with access to your personal information. Where access to your personal information has been denied or not provided in the manner reasonably requested, SWS will provide you with a written notice setting out the reasons for our denial of your request (unless having regard to the grounds for the refusal, it would be unreasonable to do so) and the mechanisms available to you to make a complaint about the refusal.

Correction

SWS aims to ensure that your personal information is up-to-date and complete. However, we also rely on you to advise us of any changes. Please contact us as soon as possible if you believe that personal information we hold about you is not accurate, complete or up-to-date so that we can update your file accordingly. You may change some of your personal information via our secure Member Online facility or you have the right to ask SWS to take reasonable steps to correct any personal information that you believe is inaccurate, out-of-date, incomplete, irrelevant or misleading, having regard to the purpose for which it is being held. You may need to provide proof of your identity before your information is corrected.

Personal information SWS has disclosed to another organisation will also be corrected at your request unless it is impracticable or unlawful to do so.

If we do not agree with the corrections that you have supplied, we are not required to alter your information. In such circumstances SWS will provide you with a written notice setting out the reasons for our denial of your request (unless having regard to the grounds for the refusal, it would be unreasonable to do so) and the mechanisms available to you to make a complaint about the refusal. We will not charge a fee to correct your information.

Our online services

If you log in to your superannuation and/or pension account/s using our secure Member Online facility, SWS will collect personal information from you including your name, contact details and changes to your account such as a switch in investment options, a variation in your insurance cover, or an update to your nominated beneficiaries. We can only collect personal information via our website with your consent, as you must log in and/or click on a 'submit' button provided on each web page before any information is recorded.

You can only access the Members Online facility with your user name and password. You should keep your password secure and change it periodically. You should also ensure that you log off once you have finished accessing the Member Online facility to ensure that no one else can access your personal information.

There are security risks in transmitting your personal information via the Internet. You should assess these potential risks before deciding whether or not to use SWS's online services. If you would prefer not to transmit your personal information via the Internet, you can provide it to SWS by mail or telephone.

Our website

When you browse an unsecured area of SWS's website (i.e. an area where you are not required to log-in), our website provider will log the following information for statistical purposes only: the server address, the top level domain name, the date and time of the website visit, the pages looked at, the documents downloaded, previous sites visited, and type of browser used. SWS won't try and identify individual users or their browsing activities except in the event of an investigation by a law enforcement agency.

In some cases, information is collected by the use of cookies. Cookies are also used to provide you with a better experience of the website, including presenting web pages that are more relevant to your needs. This allows you to access certain restricted pages of our website without the need to log in each time you visit. The information we collect through cookies is never used for marketing purposes.

If we include interactive tools on our website, such as calculators which require you to enter personal information, SWS will only retain this information where the calculator or similar tool allows you to save your information and retrieve it at a later time. The information stored will not be ordinarily viewed by SWS.

From time to time SWS's website may contain links to third parties' websites. Those other websites are not subject to our privacy policies and procedures. Once you leave the SWS website the guidelines of this Policy no longer apply. You will need to review those websites directly to view a copy of their privacy policies and to ensure your personal information is protected.

Use of your email address

It is our policy to only record and use your email address to communicate with you if you advise us that you wish to receive email communication. Your email address will only be used by SWS for the purpose for which you have provided it and will not be added to a mailing list. To help us to protect your privacy, always be wary of emails asking you to provide personal information via a hyperlink. SWS will not use hyperlinks in unsolicited emails asking you to log in to one of our online functions. Instead we will refer you to our website and ask you to log-in to the Member Online facility securely.

If you have provided your email address but no longer wish to receive electronic communications from us, you can click the Unsubscribe link within the email you received or contact us using the details provided below.

What to do if you have a privacy complaint

If you wish to make a complaint about a breach of this Privacy Policy or of the Australian Privacy Principles, you can contact us using the contact details below. Your complaint must be in writing and include sufficient details regarding your complaint together with any supporting evidence.

If we receive a privacy complaint it will be treated seriously and dealt with promptly, in a confidential manner, and in accordance with SWS's internal complaints handling procedures. We will contact you if we require any additional information from you and will notify you in writing of the outcome of the investigation.

In the event that your complaint is not resolved to your satisfaction, you may refer the complaint to the Office of the Australian Information Commissioner (OAIC) using the online Privacy Complaints Form, which can be accessed via the OAIC's website at <http://www.oaic.gov.au/privacy/making-a-privacy-complaint>. The OAIC can also receive complaints via mail, fax or email using the details provided below. If you need help lodging a complaint, you can call the OAIC enquiries line on 1300 363 992.

Director of Compliance (Investigations)

GPO Box 5218

Sydney NSW 2001

(F) 02 9284 9666

(E) enquiries@oaic.gov.au

Contacting us

If you have any questions about this Privacy Policy or if you wish to access or correct the personal information that we hold about you, please contact the SWS Privacy Officer on:

SWS Privacy Officer

(T) (03) 9896 5100

(E) info@strategic3.com.au

(A) PO Box 612, Box Hill Vic 3128