PRIVACY POLICY

This policy outlines Pinnacle Financial Planning's commitment to maintaining our client's privacy and how we use your information.

Important Information – Privacy

Pinnacle Financial Planning, Corporate Authorised Representative of Pinnacle FP Pty Ltd will collect personal information from you in order to prepare your financial plan, administer your investments, and provide you with services related to your investments and to discharge its obligations under the Corporations Act or other relevant legislation.

Protecting your privacy is very important to us. We have implemented this policy to ensure we comply with the Privacy Act 1988 (Cth).

The reason for creating this policy is in respect to the collection, use and management of your personal information and our approach to adhering to the Australian Privacy Principles.

What information is needed?

Information required includes but is not limited to:

- Tax file numbers
- Name, date of birth and occupation
- Superannuation/Investment details and balances
- Income sources and details of amount of income
- Current Loans
- Date of birth
- Employment
- Current risk insurance cover
- Personal health details (for insurance advice)

We collect this detail at our first and any consequent meetings or via email or telephone if a personal meeting is not possible.

If you do not have information we require, we may ask your permission to contact others (ie. Superannuation Fund, share broker) to obtain details. You would be required to sign an Authority to Release Information, which is forwarded to the relevant company prior to us receiving details.

Security of your information

We hold your personal information via a file held in locked cabinets in our secure office premises and in our Financial Planning Software, which is a third-party storage supplier. This information can only be accessed by authorised Pinnacle staff or by the software provider for education purposes if required. Our software can be audited and monitored; our staff members are bound by a security agreement upon commencement of employment.
Australian Privacy Principles will be followed.

How will we use and disclose your information?

Your information is needed for us to prepare a comprehensive financial plan to meet the needs and objectives you have come to us to work towards. Our software enables us to model scenarios and complete a detailed analysis and Advice document.

How will we use and disclose your information? (continued)

We may need to disclose your personal information to fund managers, contractors or third party service providers to whom we may outsource some services. We will provide personal information to establish investments on your behalf.

We may also gather health information about you and disclose it to insurers where necessary to organise insurance cover for you. If you do not provide us with your personal information we cannot prepare a financial plan, arrange insurance nor administer your investments.

Will we disclose your information overseas?

Some of the entities we share information with may be based or have operations in other countries.
At this time we do not have any direct relationship with overseas entities.
If we do need to disclose your information overseas our commitment to safeguard your personal information is still valid and all reasonable steps to ensure these recipients abide with the Australian Privacy Principles.

How to complain if you believe we or a contractor breach the Australian Privacy Principles or a binding registered APP code.

We take privacy-related complaints seriously and as a commitment to you we will be open, honest and fair in dealing with any of your concerns in this area. If you believe there has been a potential breach of your privacy is any way, please contact our office as per the details provided.

Our Governance Manager will respond to your complaint within 5 days of receiving your concerns.

Concerns over providing information.

Please speak to the staff member or financial planner handling your affairs or contact our Governance officer, on (03) 5820 9100, if you do not consent to us using or disclosing your personal information in these ways.

It is important that you make contact in this regard because by appointing Pinnacle Financial Planning Pty. Ltd. as your financial planner, you will be taken to have consented to these uses and disclosures.

How you can access, or correct, the information we hold about you?

We aim to ensure that the personal information we retain about you is accurate, complete and up to date.
To assist us with this, please contact us if any of the details you have provided change.

If you wish to view the private information we hold about you, please contact our Shepparton office on:
Telephone: (03) 5820 9100
Email: pinnaclefp@pinnaclefp.com.au
Post: PO BOX 1068, Shepparton, Vic. 3632

If you have concerns about the completeness or accuracy of the information we have about you, we will take steps to correct it.