



PRIVACY POLICY

This Privacy Policy sets out the information handling policies of Accord Financial Solutions Pty Ltd, an Australian Financial Services Licensee (No. 323379). At Accord Financial Solutions Pty Ltd, we are committed to providing professional services and respecting the privacy of your personal information.

Accord Financial Solutions Pty Ltd is bound by the National Privacy Principles under the Privacy Act. This policy explains how Accord Financial Solutions Pty Ltd will collect, store, verify, use and disclose the information we hold about you and the conditions under which your information may be accessed.

That type of information does Accord Financial Solutions Pty Ltd hold?

The type of information we collect and hold about you varies depending on the type of product or service you require. Accord Financial Solutions Pty Ltd will hold different information about you if you have a life insurance policy than if you have a managed investment. Your personal information may include:

- Your name, address and contact details
- Your date of birth, age and retirement plan; and,
- Your financial needs, objectives and circumstances.

We may also need health information from you to provide you with personal risk insurance advice, but not necessarily for investment products.

In most circumstances, the information that we hold about you will be provided by you or an authorised 3rd party.

You may choose not to provide us with your personal information. Depending on the nature and quality of the information you choose to withhold, we may not be able to provide you with advice or implement strategies entirely appropriate to your financial needs and objectives.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

Accord Financial Strategies
ABN 42 317 006 727

206 Greenhill Road
Eastwood SA 5063
PO Box 2145
Kent Town SA 5071

T +61 8 8271 2688
F +61 8 8271 2633
services@accordfs.com.au
www.accordfs.com.au

Authorised Representative of
Accord Financial Solutions Pty Ltd
AFSL no. 323379

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How does Accord Financial Solutions Pty Ltd store our documents securely?

Your personal information is maintained securely and is generally held in your client file. Information may also be held in a computer database. We will seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure.

In the event you cease to be a client of this organisation, any personal information which we hold about you will be maintained for a period of 7 years in order to comply with legislative and professional requirement, following which time the information will be Destroyed.

How does Accord Financial Solutions Pty Ltd use this information?

We use this information to provide you with products or services, to assess your risk tolerance and determine strategies and recommendations consistent with your financial needs, objectives and personal circumstances.

We may also use your personal information to provide you with advice and services about the following products:

- life insurance products, such as insurance for your life, permanent disability and income replacement
- investment products and services such as managed investment funds and investor directed portfolio services
- superannuation products, such as superannuation funds, investments for superannuation funds and investment insurance policies
- financial advice and services

The information you provide to us about your health may be used to assess your risk tolerance and appropriate investment recommendations or to determine the suitability and correct pricing of risk products.

We may also use the information to send you material about other products or services. If you do not want to receive this type of material, tell us and we will stop. Our contact details are set out below.

Will Accord Financial Solutions Pty Ltd disclose your personal information?

Accord Financial Solutions Pty Ltd may share information with organisations that assist us to administer your investments or provide you with products and services including our internal and external service providers such as administrators, fund managers, internal & external compliance auditors, insurance companies and the Financial Planning Association (FPA).

There are circumstances under which Accord Financial Solutions Pty Ltd may disclose your personal information such as

- when the disclosure is required by law (for example, disclosed to the Australian Taxation Office or ASIC or Centrelink) or
- authorised by law (such as where disclosure is necessary in the public interest or to protect our interests).

We will also disclose your personal information if you give your consent for us to do so.

We do not sell mailing lists.

How does Accord Financial Solutions Pty Ltd handle a request for access to personal information?

Under the National Privacy Principles you are generally entitled to access the information we hold about you. Where you are entitled to access, the time we require to give you access will depend on the type of information requested. If we can, we will answer your question immediately.

We will also try to answer you in the same way that you ask, for example, if you telephone to ask for the information we will, if practicable, give you that information over the telephone. We will generally respond to a written request in writing.

Sometimes, we will ask that you put your request in writing, for example, where you want copies of material or access to older information or files which are not current or it is necessary for us to retain a record of your request. We may also ask you to identify yourself to our satisfaction.

There are certain conditions under which we may refuse you access to your personal information, such as when your request may unreasonably impact upon another person's right to privacy. If we are entitled under the National Privacy Principles to refuse to give you access, we will tell you and provide reasons for our decision.

What if some of the information Accord Financial Solutions Pty Ltd holds is wrong?

Please tell us. We want our records to be accurate, complete and up to date and we rely on the accuracy of the information to provide you with appropriate recommendations. Unless we disagree with you about the accuracy, currency or completeness of a record, we will generally correct it on request, (or suggest alternative arrangements for updating our records). If we disagree with you, we will give you our reasons and record your objections on your file.

How do I make further enquiries or complain about a breach of privacy?

If you require more information about the way Accord Financial Solutions Pty Ltd manages personal information or wish to make a complaint about a breach of your privacy, you should contact us at:

Accord Financial Solutions Pty Ltd
Level 1, 206 Greenhill Road
EASTWOOD SA 5071

Phone: (08) 8271 2688

Fax: (08) 8271 2633

Email: accordfinancialsolutions.com.au

Changes to this Privacy Policy

We reserve the right to review and amend this Privacy Policy from time to time.

Additional Privacy Information

Further information on privacy in Australia may be obtained by visiting the Web site of the Office of the Federal Privacy Commissioner at <http://www.privacy.gov.au>