



Privacy Policy

Accountplan Taxation & Financial Services Pty Ltd and Accountplan Financial Planning Pty Ltd are committed to protecting the privacy of your personal information. Accountplan is bound by the Privacy Act 1988(Cth) ('Privacy Act') and will protect your personal information in accordance with the *Australian Privacy Principles*. These principles govern how we can collect, use, hold and disclose your personal information, as well as ensuring the quality and security of your personal information.

Our Privacy Policy can be downloaded from www.accountplan.com.au.

Collection of your information

What we collect and what we use it for

Personal information includes any information or opinion, about an identified individual or an individual who can be reasonably identified from their information. The information or opinion will still be personal information whether it is true or not and regardless of whether we have kept a record of it.

The kinds of information we collect and store will depend on what products and services you request from us. The personal information we request may include any or all of the following:

- personal details such as name, address, contact details, date of birth, marital status, dependents and employment details
- taxation information such as Tax File Number
- financial details, such as assets, liabilities, incomes and expenses
- investment details, such as bank accounts, share documents showing SRN/HIN and superannuation
- insurance policy details, including private health insurance
- estate planning details, including wills, executors, beneficiaries and powers of attorney
- health information including current health condition, smoker status, medical history and expenses
- professional/Trade memberships, political memberships and ethnic origins

We will collect, use, hold and disclose personal information to provide you with products and services. This includes:

- provision of accounting, taxation and financial planning services
- provision of tax planning services to help legally minimize, defer & plan tax payments
- assistance with regulatory requirements, such as Queensland Building and Construction Commission Authority reviews
- completion of documentation and application forms required by Government agencies such as Centrelink
- to provide agreed services to assist in meeting your requirements, goals and objectives, such as
 - strategic and business planning
 - business and fund set up
 - financial statement preparation for audit, ASIC or financing purposes



- providing assistance with the coordination of other providers or experts such as solicitors, financial advisers etc.

How we collect

We collect most personal information directly from you. For example, we will collect your personal information via face to face interviews, over the telephone, email or by completion of client information forms.

We also collect information from you electronically. For instance, when you visit our website or if you send us electronic correspondence (see “Electronic collection of personal information”).

Sometimes we collect personal information about you from other people or organisations. This may happen without your direct involvement. For instance, we may collect personal information about you from:

- publicly available sources of information, such as public registers
- your representatives (including your legal adviser, mortgage broker, executor, administrator)
- your employer
- other organisations, who jointly with us, provide products or services to you
- insurers, re-insurers and health care providers
- sometimes we collect personal information from a third party or a publicly available source, but only if you have consented to such collection or would reasonably expect us to collect your personal information in this way.

How do we hold personal information

Much of the information we hold about you will be stored electronically in secure data centres which are located in Accountplan’s premises and owned by either Accountplan or external service providers. Some information we hold about you will be stored in paper files. We use a range of physical and electronic security measures to protect the security of the personal information we hold. For example:

- access to information systems is controlled through identity and access management, such as password protection;
- all information stored on our online data server is encrypted;
- our website is protected by a firewall;
- our offices are securely locked after hours;
- employees are bound by internal information security policies and are required to keep information secure;
- all employees are required to complete training about information security; and
- we regularly monitor and review our compliance with internal policies and industry best practice.

We take reasonable steps to destroy or permanently de-identify any personal information after it can no longer be used.



Use and disclosure

We will use and disclose the personal information collected by us for the following purposes:

- the purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure; or
- where you have consented to such disclosure; or
- where we are required or authorized by law or where we have a public duty to do so;

We may provide personal information about our clients to organisations outside Accountplan. To protect personal information, we enter into contracts with our service providers that require them to comply with the Privacy Act. These contracts oblige them to only use the personal information we disclose to them for the specific role we ask them to perform.

Generally, we disclose personal information to organisations that help us with our business. These may include:

- our agents, contractors and external service providers (for example technology service providers);
- payment system operators (for example, merchants receiving card payments)
- other organisations, who jointly with us, provide products or services to you;
- financial services organisations, including banks
- our legal advisers or auditors;
- your representatives (including your legal adviser, mortgage broker, executor or administrator)
- IT service providers
- regulatory bodies, government agencies and law enforcement bodies in any jurisdiction.

If you chose not to provide your information

If clients do not provide us with the personal information requested, we may be unable to provide the services required. If personal information requested is not provided, we may elect not to perform the service for the client.

Sending personal information overseas

We may disclose your personal information to a recipient which is located outside Australia. If we do this we will obtain your consent to the disclosure.

Identifiers

We will not use Commonwealth government identifiers, such as Tax File Number, medicare numbers or Centrelink reference numbers to identify our clients. We will only use or disclose identifiers in the circumstances permitted by the Privacy Act.

Marketing

We may use personal information collected from you for the purpose of providing you with direct marketing material such as newsletters, or offers for products and services we believe may interest



you. If you do not wish to receive such information you can request not to receive it, simply contact us by any of the methods below.

Electronic collection of personal information

We will collect information from you electronically, for instance through internet browsing, mobile or tablet applications.

Each time you visit our website, we collect information about your use of the website, which may include the following:

- The date and time of visits;
- Which pages are viewed;
- How users navigate through the site and interact with pages (including fields completed in forms and applications completed);
- Location information about users;
- Information about the device used to visit our website; and
- IP addresses.

We use technology called cookies when you visit our site. Cookies are small pieces of information stored on your hard drive or in memory. They can record information about your visit to the site, allowing it to remember you the next time you visit and provide a more meaningful experience.

One of the reasons for using cookies is to offer you increased security. The cookies we send to your computer cannot read your hard drive, obtain any information from your browser or command your computer to perform any action. They are designed so that they cannot be sent to another site, or be retrieved by any non Accountplan site.

We won't ask you to supply personal information publicly over Facebook or any other social media platform that we use. Sometimes we may invite you to send your details to us via private messaging, for example, to answer a question. You may also be invited to share your personal information through secure channels to participate in other activities, such as competitions.

Accessing and correcting your information

We are committed to ensuring that the information we hold about you is accurate, complete and up-to-date. Please contact us if you believe that the information we have about you is not correct.

You can request access to the personal information we hold about you, or enquire about what we do with it. You can also ask us to update or change information we hold about you at any time. All requests for access to your information should be addressed to the Privacy Officer.

There is no fee for requesting that your personal information is corrected by us. In processing your request for access to personal information, a reasonable cost may be charged. This charge covers such things as locating the information and supplying it to you.

There are some circumstances in which we are not required to give you access to your personal information.



If we refuse to give you access to or to correct your personal information we will provide you with written reasons for this decision. If we refuse your request to correct your personal information, you have the right to request that a written statement be included with your personal information noting that you disagree with its accuracy.

If we refuse your request to access or correct your personal information, we will also provide you with information on how you can complain about the refusal.

Contact us

You can contact us by:

- Calling 07 3883 8999
- Emailing manager@accountplan.com.au
- Visiting www.accountplan.com.au
- Writing to us at PO Box 516, Margate Q 4019

Our Privacy Officer can also be contacted in relation to privacy concerns by writing to Privacy Officer, Accountplan, PO Box 516, Margate Q 4019

Complaints

If you are concerned about how your personal information is being handled, or if you have a complaint, please contact the Privacy Officer at the address listed above.

When making a complaint, please provide details of the complaint and outline the questions that you want answered and what resolution you expect.

We will acknowledge your complaint as soon as we can after receipt and will let you know if we need any further information from you to resolve your complaint.

We aim to resolve complaints as quickly as possible. Our standard is to resolve complaints within five business days but some complaints take longer. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response. If you are unhappy with our response, you can refer your complaint to:

The Office of the Australian Information Commissioner

The Commissioner can be contacted at:

GPO Box 5218

Sydney NSW 2001

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

www.oaic.gov.au