

CENTRE IN FINANCE PTY LTD AFSL: 247284  
PRIVACY POLICY

This is the Privacy Policy of Centre In Finance Pty Ltd trading as Centre in Financial Planning Pty Ltd (ABN 61 062 431 583 AFSL (NO 247284)). on the management of personal information. "We," "our" and "us" refers to Centre in Finance Pty Ltd. "Personal Information" means information or an opinion, about an individual (a natural living person) whose identity is apparent or can reasonably be ascertained from the information or opinion.

Centre in Finance Pty Ltd abides by the National Privacy Principles established under the Privacy Amendment (Private sector) Act, 2001. A summary of the National Privacy Principles is available by contacting our office.

#### [This policy](#)

We are committed to safeguarding the privacy of our customers. We appreciate that as our customer, you trust us with your personal information.

In handling your personal information, we are bound by the National Privacy Principles in the Privacy Act and, where applicable, the policies and codes of industry groups to which we belong. This policy explains our general practices in handling personal information. If you need further information, or have questions about our privacy practices or wish to gain access to your personal information, please contact us.

#### [Information Collected](#)

As a financial planning company we are subject to certain legislative and regulatory requirements which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with a comprehensive financial planning and advice service is dependent on us obtaining certain personal information about you, including:

- Your name, address, and contact details of dependents or beneficiary
- employment details and Social Security
- details of your financial needs and objectives, health information
- details of your current financial circumstances
- tax file number and a certified photo identification as per the Anti-Money Laundering

Failure to provide the personal information referred to above may expose you to higher risks in respect of the recommendations made to you.

This may affect the adequacy or appropriateness of advice we provide you.

We will not collect any personal information about you except when you have knowingly provided that information to us or authorised a third party to provide the information to us.

Generally, collection of your personal information will either be face to face interviews, over the telephone or via online means. From time to time additional and/or updated personal information may be collected through one or more of those methods.

#### [Use and Disclosure of Information Collected](#)

We will only collect, maintain and use personal information about you if it is necessary for us to adequately provide to you the services you have requested, which may include:

- The preparation of your financial plan;
- Recommendations;
- Reviewing your financial plan;
- Reviewing recommendations;
- Other activities as directed by you.

We are also obliged pursuant to the Corporations Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission. We are also obliged as a condition of our licence to make your records available for inspection by internal Compliance staff.

We may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you. However by contacting us you may request not to receive such information. This may take two weeks for your request to be actioned.

We may disclose your personal information to superannuation fund trustees, insurance providers, and product issuers for the purpose of giving effect to your financial plan and the recommendations made by us.

We may disclose your personal information to external contractors for the following purposes:

- Strategy development
- Compliance monitoring

It is a condition of our agreement with each of our external contractors that they adopt and adhere to this privacy policy. You can be assured that your information will be maintained by any contractor to whom it is disclosed in accordance with this policy. If you have any concerns in this regard, you should contact us by any of the methods detailed in this Privacy Policy.

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#### Data Quality

Centre In Finance Pty Ltd will take reasonable steps to ensure that the personal information it collects, uses or discloses is accurate, complete and up to date.

#### Data Security

Your personal information is generally held in your client file. Information may also be held in a computer database.

We will at all times seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. At all times your personal information is treated as confidential and any sensitive information is treated as highly confidential. All paper files are stored in a secure location and where practical are stored in lockable filing cabinets. In the event you cease to be a client of this company, any personal information which we hold about you will be securely maintained for a period of seven years in order to comply with legislative and professional requirements, following which time the information will be destroyed.

#### Access to Information Collected:

You may at any time, by contacting us request access to your personal information and we may provide you with access to that information. However, there are limited circumstances in which access to an individual's personal information will be allowed. We will not provide you with access to your personal information if:

- providing access would pose a serious threat to the life or health of a person;
- providing access would have an unreasonable impact on the privacy of others;
- the information related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
- providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- providing access would be unlawful;
- denying access is required or authorised by or under law;
- If access to information is denied, Centre In Finance Pty Ltd will provide reasons for the denial. All requests for access will be acknowledged within 14 days.

#### Correction of Information

We will endeavour to ensure that, at all times, the personal information about you which we hold is up to date and accurate. Therefore, you are encouraged to contact us and advise of any change in your personal circumstances that may affect your dealings with Centre In Finance Pty Ltd.

#### Website

Our website contains links to other websites whose operator may or may not adhere to a privacy policy or be governed by the National Privacy Principles.

We may use "Cookies" and other tracking technologies on our website. Cookies are pieces of information that a website transfers to your computer's hard disk for record keeping purposes. Most web browsers are set to accept cookies. Tracking technologies may record information such as Internet domain and host names: Internet (IP) addresses; browser software and operating system types; clickstream patterns; and dates and time that our Site is accessed. It is not our practice to link information we record using tracking technologies to any personal information you submit while on site.

#### Privacy Complaints

Centre in Finance Pty Ltd has in place facilities to properly consider and deal with any enquiries or complaints if you believe the privacy of your personal information has been compromised. Centre in Finance Pty Ltd will respond to all complaints within seven days and aim to have them resolved within ten days where possible. Where this is not possible, you will be contacted and advised when it is likely that your complaint will be resolved.

You are entitled to obtain access to the information which we hold about you by contacting the office, email or writing to:

[Centre in Finance Pty Ltd](#)  
[Level 1, 347 Camberwell Road](#)  
[P.O Box 1120](#)  
[Camberwell, VIC 3124.](#)  
[Phone: \(03\) 9813 5822](#)  
[Email: cif@cifp.com.au](mailto:cif@cifp.com.au)

It is our intention to resolve any complaint to your satisfaction; however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

#### Changes to the Privacy Policy

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