# PRIVACY POLICY

At Pear Tree Financial Planning Pty Ltd, we are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth). This Policy describes our policies and practices for collecting, handling, storing, using and disclosing personal information. It also deals with how you can complain about a breach of the privacy laws, access the personal information we hold about you and have that information corrected (where necessary).

### What personal information do we collect and hold?

When we provide financial planning advice, we ask you for the information we need to better understand you and your circumstances in order to be able to provide advice suited to your needs. We collect your information through our questionnaires, applications forms, online facilities or through ongoing communications with persons authorised to communicate with us on your behalf. This can include a broad range of information from your name, address, contact details and age to information about your personal affairs including financial information asset ownership, tax affairs and employment details.

We may also collect your information from third parties such as superannuation and insurance providers, your accountant, your solicitor, your banker and other professional advisers. We only collect sensitive information such as details about your health, with your agreement and if it is necessary for us to do so to be able to effectively provide advice in relation to your life insurance needs.

### How do we use your information?

We use your personal information for the purpose for which it has been obtained and for related purposes. We also use your personal information to manage your ongoing requirements and our relationship with you. This includes contacting you by mail or electronically (unless you tell us you do not wish to receive electronic communications). For example, we collect your personal information so that we are able to:

- Provide financial advice to you
- Establish and manage your investments and accounts
- Implement your investment instructions
- Establish and maintain insurance protection
- Process contributions, transfer monies or pay benefits
- Report the investment performance of your account
- Keep you up to date on other products and services that may be of interest to you
- Improve the operation of our business and enhance the delivery of our products and services

From time to time, we will use your contact details to send you offers, updates, articles, newsletters or other information about products and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to do so.

### What if you choose not to provide information to us?

You are not obliged to give us the information that we request. If you do not provide us with some or all the information that we ask for, or if the information you do provide is inaccurate or incorrect, this may

- Prevent or delay the processing of your application or claim
- Affect your eligibility for specific insurance cover
- Preclude us from providing you financial advice
- Prevent us from contacting you about your product or services
- Impact the taxation treatment of your position

### How do we store and protect your personal information?

We strive to maintain the relevance, accuracy and completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal reporting or document retention requirements.

We hold the information we collect from you

- initially in a paper- based form which is then shredded after an electronically scanned copy is taken and stored.
- For the longer term in an electronic storage file.

We ensure that your information is safe. We have security systems, practices and procedures in place to safe- guard your privacy. We may use cloud storage or third- party servers to store the personal information we hold about you. We maintain physical security over our paper and electronic data and premises, by using locks and security systems.

### Will we disclose your personal information to anyone?

We do not sell, trade, or rent your personal information to others. To provide the services you have requested of us, we may disclose your information to other relevant parties. Other relevant parties might include financial services product providers and other professionals engaged by you such as your accountant, solicitor or banker.

We may provide your information to others if we are required to do so by law or under some other unusual circumstances which the Privacy Act permits. We will not disclose your information to overseas recipients.

### How can you check, update or change the information we are holding?

You may ask us for access to your personal information and to correct it at any time.

Upon receipt of enough information to allow us to identify the information, we will tell you what personal information we hold about you. We will also correct, amend or delete your personal information if we agree is inaccurate, irrelevant, out of date or incomplete.

We do not charge for receiving a request for access to personal information or complying with a correction request. To access or correct your personal information, please write to Pear Tree Financial Planning, PO Box 686, Dubbo NSW 2830.

In some limited situations, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

### What happens if you want to complain?

We welcome your questions and comments about how we manage your privacy. If you have any concerns about whether we have complied with the Privacy Act, the Australian Privacy Principles or this Privacy Policy, please write to our Privacy Officer at Pear Tree Financial Planning, PO Box 686, Dubbo NSW 2830. We will consider your complaint through our internal complaints resolution process and we will try to respond with a decision within 30 days of you making the complaint.

### Your consent

By asking us to assist with your financial planning needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

### Updating this policy

This Privacy Policy was prepared on 30th November 2020. We may update it at any time. The new version will be published on our website.