

Statement of Privacy Policy
Monitor Money Corporation Pty Ltd
ABN 99 001 459 856

1 Our commitment to the privacy principles

- 1.1 Monitor Money abides by the National Privacy Principles established under the Privacy Amendment (Private Sector) Act 2001.

2 Collection and holding of personal information

- 2.1 As a financial planning organisation we are subject to certain legislative and regulatory requirements that necessitate us obtaining and holding detailed information that personally identifies you and/or contains information or an opinion about you ("Personal Information"). In addition, our ability to provide you with comprehensive planning and advice is dependent on us obtaining certain personal information about you, including:
- Employment details, history and circumstances;
 - financial needs and objectives;
 - current financial circumstances including your assets and liabilities (actual and potential), income, expenditure, existing insurance policies and superannuation;
 - investment preferences and aversion or tolerance to risk;
 - family commitments and social security eligibility; and
 - estate planning objectives

3 Consequences of not providing all personal information

- 3.1 We are required, pursuant to the Corporations Act and Rules of Professional Conduct of the Financial Planning Association of Australia ("FPA") to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients. If you elect not to provide the personal information detailed above the advice you receive may not be suitable to your overall position. Alternatively, we may elect to terminate our association with you if it is believed that we are unable to provide you with a complete service.

4 Use of information

- 4.1 We will only collect, maintain and use the Personal Information provided if it is necessary for us to adequately provide you with the services you have requested including:
- the preparation of your financial plan;
 - the provision of advice;
 - making securities and investment recommendations;
 - reviewing your plan and recommendations; and
 - making recommendations in relation to estate planning.

5 Disclosure of information

- 5.1 We will not use or disclose Personal Information collected for any purpose other than:
- 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 the National Privacy Principles authorize use or disclosure where required or authorized under law, in circumstances relating to public health and safety and in connection with certain operations by or on behalf of an enforcement body.
- 5.2 We are required under the Rules of Professional Conduct of the FPA to make certain information available for inspection by the FPA on request to ensure ongoing compliance with mandatory professional standards. This may include disclosure of your Personal Information. We are also obliged pursuant to the Corporations Act to

maintain certain records and make those records available for inspection by the Australian Securities and Investments Commission (“ASIC”).

- 5.3 We may use the Personal Information collected for the purpose of providing you with direct marketing material such as articles that may be of interest to you however you may, by contacting us, request not to receive such information and we will give effect to that request.
- 5.3 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.
- 5.5 In order to ensure that you receive a personal and tailored service, your Personal Information may be transferred to one of our Authorised Representatives who will be your primary point of contact with the Corporation. It is a condition of our agreement with each of our representatives that they adopt and adhere to this policy and you can be assured that your information will be maintained in accordance with this policy.
- 5.6 We will not send any of your Personal Information overseas unless you consent to this or we reasonably believe that the other country has privacy laws substantially similar to ours or we provide the information in other circumstances giving like protection.

6 Security

- 6.1 We will at all times ensure that your Personal Information is protected from misuse, loss, unauthorized access, modification or disclosure. At all times your Personal Information is treated as confidential and any sensitive information is treated as highly confidential.
- 6.2 In the event you cease to be a client of this organisation, any Personal Information will be retained in storage for a period of 7 years after which time the information will be destroyed.

7 Access

- 7.1 You may at any time request access to your Personal Information and we will provide you with access either by providing you with copies of the information requested, allowing you to inspect the information or providing you with an accurate summary of the information.

8 Accuracy

- 8.1 We will endeavour to ensure that the Personal Information we hold is up to date and accurate. If your circumstances change or you believe that any of your Personal Information is inaccurate, incomplete or outdated, you may contact us to advise of the correct Personal Information.

9 Cookies

- 9.1 Our website uses cookies which allows us to identify your browser while you are using our site. Cookies do not identify you they simply identify your browser so that next time you visit our site we remember your log in details. Your browser will allow you to be notified when you receive a cookie and elect to either accept it or not.

10 Complaints resolution

- 10.1 We are committed to providing a fair and responsible system for handling complaints. If at any time you have a complaint in relation to privacy, please contact us.

11 Contact us

- 11.1 If you seek any further information please contact:
Client Service Unit
Level 12, 815 Pacific Highway, Chatswood NSW 2067
PO Box 5216, West Chatswood NSW 1515
Phone: (02) 9419 8199
Freecall: 1800 022 808
Fax: (02) 9413 1181
Email: info@monitormoney.com.au

12 Additional privacy information

- 12.1 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>