



We're focused on you!

PRIVACY POLICY

At Focused Financial Advice, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth). This Policy describes our procedures 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 advice in the areas of investment (including shares and managed funds); margin lending; superannuation; retirement planning; aged care; personal insurance; and estate planning, we ask you for the information we need to best understand your individual circumstances. We collect your information through phone and face-to-face discussions, pre-meeting client questionnaires, client questionnaires, personal identification, financial, tax and other statements that you supply. This can include a broad range of information from your name, address, contact details and age to information about your personal affairs including your goals and objectives, tax and social security numbers, health, children, estate planning, employment, income and expenses, assets and liabilities and personal insurances. We retain this information on our financial planning software (Midwinter AdviceOS) and our company databases.

We may also collect your information from third parties such as your current product provider/s; other professionals (e.g., your accountant); and government authorities.

How do we use your information?

We use your personal information to understand your financial situation, formulate our professional advice and assist you to apply for relevant products and/or entitlements.

We also use your personal information to manage your ongoing requirements and our relationship with you, e.g., investment review; strategy management; personal insurance review and Social Security assistance. This includes contacting you by mail or electronically (unless you tell us you do not wish to receive electronic communications).

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 do not provide information to us?

If you do not provide us with some or all the information that we ask for, we may not be able to tailor our advice to suit and best optimise your personal circumstances. In addition, the advice provided may not be suitable should your information be incomplete.

You can contact us without using your name or by using a pseudonym. However, we may need your name or contact details to respond to you.

Web data

We may collect personal information via our website as a method of contact that will generally be the starting point of collecting and collating personal information relevant to your advice request/s.

How do we store and protect your personal information?

We strive to maintain the relevance, accuracy, 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.



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We hold the information we collect from you both in hard copy format (generally over the past year only) – that we store in a personalised folder; and soft copy format such as Microsoft Word, Adobe Acrobat PDF, or similar software. When your file is archived it is stored on our NAS drive and regularly backed-up (to ensure retrieval in the event of a natural disaster or the like). Our back-up provider is based in Melbourne, Australia who are also regulated by the Privacy Act.

We ensure that your physical information is safe by housing them in our Formfile metal security cabinet (locked each evening and weekends). 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. We will disclose your information to product/service providers that you have agreed to utilise such as the investment and superannuation platform provider Asgard; cash and share providers CommSec; insurance providers including AIA Australia, BT Life, TAL Life and Zurich Australia; annuity/bond providers including: Generation Life, Challenger Life, and KeyInvest.

We may also need to provide your information to contractors who supply services to us, e.g., to handle mailings/emails on our behalf, external data security providers, or to other companies in the event of a corporate sale, merger, reorganisation, dissolution, or similar event. We will take all reasonable steps to ensure that they protect your information in the same way that we do.

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.

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. We will tell you what personal information we hold about you. We will also correct, amend, or delete your personal information if we agree it 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 Rob Wynan at Suite 105, 84 Alexander Street Crows Nest NSW 2065, email: admin@focusedadvice.com.au, or by phone: 02 9003 0611.

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, Rob Wynan at Focused Financial Advice either by email: admin@focusedadvice.com.au, or phone: 02 9003 0611.

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 investment, lending, superannuation, retirement planning, aged care, personal insurance, and estate 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 1st January 2021. We may update it at any time. The latest version will be published on our website.

