

Accuracy of information

AXIS Financial Group takes all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up to date. To ensure we maintain this level of accuracy and completeness, we recommend that you:

- (1) inform us of any errors in your personal information as soon as possible; and
- (2) update us with any changes to your personal information as soon as possible.

How do I request access to personal information you hold about me?

You can request access to the personal information we hold about you by calling or writing to AXIS Financial Group. In some circumstances, however, we do not have to provide you with that information. You will need to give full details of what you would like to know or see. If you contact us by telephone, we will ask you questions to help us identify you. We do this to protect the confidentiality of your personal information.

Some exceptions exist where 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 request for access is frivolous or vexatious;
- the information is related to 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 authorised by or under law;
- providing access would be likely to prejudice operations by or on behalf of an enforcement body or an enforcement body requests that access be provided on grounds of national security.

Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal. If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information.

Please contact our Privacy Officer if you wish to complain about any breach or potential breach of your privacy rights. Your complaint will be responded to within seven days. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Privacy Commissioner.



Who do I contact if I have any questions about this Privacy Statement?

AXIS Financial Group

Address

The Privacy Officer
Level 11 London House
216 St Georges Terrace
Perth WA 6000

Postal Address

The Privacy Officer
PO Box 7259
Cloisters Square
Perth WA 6850

T: 08 9426 5800

F: 08 9426 5850

Freecall: 1800 111 299

E: mail@axisfg.com.au

W: www.axisfg.com.au



ABN 21 092 889 579 AFSL 233680

AXIS Financial Group authorises the distribution of this FSG.

Privacy Statement

Your questions answered



Making corporate superannuation easy



This Privacy Statement applies to:

AXIS Financial Group
(ABN 21 092 889 579, AFSL 233680)
Level 11, London House, 216 St Georges Terrace, Perth WA 6000

What is this brochure about?

The Privacy Amendment (Private Sector) Act, 2001 requires us to have procedures in place to cover the collection, use and disclosure of personal information we may hold about you.

As a financial services organisation, we have always protected the privacy of our clients. Information collected is only used to fulfil our responsibilities as your adviser.

Why do we collect your information?

We collect personal information about you for the purpose of providing superannuation, financial planning and/or insurance services. We may collect personal information from third parties once authorisation has been provided by you.

This includes the following purposes:

- In assessing your financial planning needs for superannuation, investment and insurance purposes.
- In the establishment and ongoing administration of investments and insurance policies.
- In support of decisions affecting your long term wealth.
- In reviewing progress against agreed investment strategies.
- In communication with product suppliers on changes to your investment strategy or to administer claims on an insurance policy.

We are also bound to collect personal information to meet the requirements of corporate superannuation and taxation laws. Although, in certain circumstances, we are required to collect government identifiers such as your Tax File Number, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

Where reasonable and practical, we will collect your personal information directly from you and from third parties, once authorisation has been provided by you.

Without your consent, we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership or professional or trade association, membership of a trade union, details of health, disability, sexual orientation or criminal record.

This is subject to some exclusions:

- the collection is required by law
- when the information is necessary for the establishment, exercise or defence of a legal claim.

You have a right to refuse us authorisation to collect information from a third party.

You can deal with us anonymously where it is lawful and practicable to do so. For example, if you telephone requesting our postal address.

Collecting information from our website

AXIS Financial Group's website provides links to third party websites. The use of your information by these third party sites is not within the control of AXIS Financial Group and we cannot accept responsibility for the conduct of these organisations. Other websites are not subject to our privacy standards, policies and procedures. You will need to contact or review these websites directly to ascertain their privacy standards, policies and procedures.

Our website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site - they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

What if I choose not to provide you with the information you request?

We only ask for information where it is necessary for the purposes outlined in this statement. If the information is not provided, we may not be able to provide our services to you.

Will my information be disclosed to others?

We will only disclose your personal information to people or organisations for the purposes outlined in this statement. When appropriate, we may disclose your personal information to or collect it from:

- Product providers
- Authorised Representatives of the AXIS Financial Group
- Administrative staff with AXIS Financial Group
- Loss assessors and claim investigators
- Your employer *
- Claims reference providers
- Hospitals, medical and other health professionals
- Legal and other professional advisers
- Government departments
- Trustees and administrators of other superannuation plans or eligible rollover funds.

**When you are a member of an employer-sponsored superannuation plan, your employer will need to provide certain information to us and to the adviser who assists your employer with the superannuation plan.*

Some of the information may be provided to us by your employer in order that it meets its obligations under superannuation law. You may also provide personal information to us to assist us in providing your superannuation in relation to your plan membership to your employer and to their adviser. However, this information would never be of a sensitive nature, such as information about your health.

We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

In the event that we propose to sell the business, we may disclose your personal information to potential purchasers, for the purpose of them conducting due diligence investigations. Disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them.

Is there anything else I need to know about how my information may be used?

At times we may also use your personal information for the purpose of providing you with additional information about the benefits of superannuation, financial planning and/or insurance or to let you know about other products and services that we can provide. This may be by way of an invitation to attend a seminar or briefing on a particular topic by a specialist in that area. It may be by providing written publications either electronically or by mail.

Generally, this is done as part of our advisory role in providing information for your consideration.

From time to time we may provide you with direct marketing material. If at any time, you do not wish to receive this information, you can contact us by either writing to us or alternatively calling our Corporate Services Team on the Freecall number listed below. We will endeavour to meet your request within two weeks.

Storage & security of personal information

We keep your personal information in your client file. These files are accessible to authorised personnel only and are appropriately secured out of hours. Your personal information may also be held on our computer database. All computer-based information is protected through the use of access passwords. Data is backed up regularly and stored securely offsite. Other measures taken are:

- (1) Confidentiality requirements for our employees
- (2) Security measures for system access
- (3) Providing a discreet environment for confidential discussions.

Personal information will be treated as confidential information and sensitive information will be treated highly confidential.

It is a legislative requirement that we keep all personal information and records for a period of seven years. Should you cease to be a client of ours, we will maintain your personal information on or offsite in a secure manner for seven years. After this, the information will be destroyed.

AXIS Financial Group takes its obligations to protect your information seriously. This includes when we operate throughout Australia and overseas as part of our operations. Some uses and disclosures of your information may occur outside of your State or Territory and/or outside of Australia. In some circumstances, we may need to obtain your consent before this occurs.