

PRIVACY POLICY STATEMENT

Last Updated: July 2021

Daniel Crump Financial Planning is a corporate authorised representative of Catalpa Pty Ltd (AFSL #530665).

We take the confidentiality of your personal information seriously. We understand that you always want to keep your private business your own private business. This Privacy Policy Statement outlines how we collect, use, disclose and manage client information.

If you would like access to our full Privacy Policy and Procedures please let us know by emailing enquiry@danielcrumpfp.com.au

Depending on the type of service being provided, we may ask you to provide certain personal information, either in writing or verbally. We may also ask you to present identification documents and we will retain copies of this information.

We are committed to protecting your privacy in compliance with the Privacy Act and Australian Privacy Principles. The information you provide to us will primarily be used for providing our services to you and for complying with certain laws and regulations. We have systems and processes in place which safeguard against the unauthorised use or disclosure of your personal information.

The *Privacy Act 1988* (Cth) ("**Privacy Act**"), as amended by the Privacy Amendment (Enhancement Privacy Protection) Act 2012, establishes a scheme based on the Australian Privacy Principles, which regulates the collection, use, disclosure, handling, security, transfer and management of personal information, including electronically stored or transmitted information.

Access to Personal Information

We are committed to transparency of the information we hold about you. You may request access to your personal information held on file.

We will endeavor to give you access to your personal information when you request it, within a short timeframe and in the manner you need. However, there may be rare instances where we are not be able to provide you with access to this information.

If we refuse access to your personal information, we will provide the reasons in writing and let you know how to complain about our refusal.

Security of personal information

We take steps to protect the personal information we hold from misuse, interference, loss and from unauthorised access, modification or disclosure. This includes introducing measures to protect against computer attacks.

We also take reasonable steps to destroy or de-identify personal information if it is no longer needed for any authorised purpose. The exception to this is where we are required to retain the information under Australian law or a court/tribunal order.

Why we collect your personal information

We collect information from you only after you have consented. We only collect information reasonably needed for, or directly related to, the purposes of providing financial planning advice services.

We do not collect sensitive information unless you consent to the collection and the sensitive information is reasonably necessary for one of our functions or activities.

Examples of sensitive information include:

- race or ethnic origin
- political opinions, membership of a political association
- religious beliefs or affiliations and philosophical beliefs
- membership of a professional or trade association or membership of a trade union
- sexual preferences and practices
- criminal record
- health information and biometric information including disability, illness (including HIV or AIDS), pregnancy.

Generally, we only collect sensitive information if it is necessary to provide you with a specific product or service and they have consented to that collection. For example, we may collect health information to process a claim under an insurance policy or collect voice biometric information to verify identity or authorise transactions.

We only use and disclose your personal information in specific circumstances, such as where we have your consent or where we are required by law to do so (for example in response to a valid request for information from a government agency such as the ATO).

Where we need to collect information about you from a third party (e.g. a superannuation provider), we will make sure you are aware.

Overseas Use of Data

We don't send your personal information overseas, but you should be aware of the following:

- we take reasonable steps to ensure your information remains secure;
- your personal information may be accessed by our contractors, representatives or agents in other countries, if that becomes necessary to deliver our services to you. This access is via secure internet connection or, in some instances by email;
- your personal information is loaded to the cloud for storage; and
- it is possible that suppliers we deal with may outsource functions using overseas contractors or companies that process these services using offshore resources. Where this is a concern to you, we suggest that you carefully read their privacy policy to determine the extent to which they send information overseas. These service providers have committed to adhering to the Australian Privacy Principles and the Privacy Act (1988).