

# Financial Planning Services Privacy Policy

This Privacy Policy sets out the information handling policies of Tasmanian Perpetual Trustees Limited an Australian Financial Services Licensee (Licence Number 234630).

Tasmanian Perpetual Trustees Limited ("TPTL") is bound by the National Privacy Principles under the Privacy Act. This policy explains how TPTL will collect, store, verify, use and disclose the information we hold about you and the conditions under which your information may be accessed.

## 1. What type of information does TPTL hold?

The type of information TPTL may collect and hold about you varies depending on the type of product or service you require. For example, TPTL will hold different information about you if you have a life insurance policy than if you have a managed investment.

The personal information held by TPTL may include your name, address and contact details, your date of birth, age and retirement plans, financial needs objectives and circumstances.

TPTL may require from you information regarding your health in order to provide you with risk advice, but not necessarily for investment products.

In most circumstances, the information held by TPTL has been provided by you, via your adviser.

If you choose not to provide TPTL with your personal information, depending on the nature and quality of the information you choose to withhold, TPTL may not be able to provide you with advice or implement strategies entirely appropriate to your financial needs and objectives.

## How does TPTL use the information obtained?

TPTL may use the information obtained to provide you with products or services, assess your risk tolerance and determine strategies and recommendations consistent with your financial needs, objectives and personal circumstances.

TPTL may also use your personal information to provide advice and services about the following products:

- life insurance products, such as insurance for your life, permanent disability and income replacement
- investment products and services such as managed investment funds and investor directed portfolio services
- superannuation products, such as superannuation funds, investments for superannuation funds and investment insurance policies
- financial advice and services

The information you provide to TPTL about your health may be used to assess your risk tolerance and appropriate investment recommendations or to determine the suitability and correct pricing of risk products.

TPTL may also use the information to send you material about other products or services. If you do not wish to receive this type of material, let TPTL know. Contact details are set out on the last page of this Privacy Policy.

### **Will TPTL disclose your personal information?**

TPTL may share information with organisations that assist in administering your investments or to provide you with products and services including internal and external service providers such as administrators, fund managers, insurance companies, providers of printing, market research, information technology support and postal services.

There are circumstances under which TPTL may disclose your personal information such as:

- when the disclosure is required by law (e.g. disclosed to the Australian Taxation Office or Centrelink) or
- authorised by law (such as where disclosure is necessary in the public interest or to protect TPTL interests).

TPTL will also disclose your personal information if you give your consent to do so.

TPTL do not sell mailing lists.

### **How does TPTL handle a request for access to personal information?**

Under the National Privacy Principles you are generally entitled to access the information held by TPTL about you.

Where you are entitled to access, the time TPTL are required to give you access will depend on the type of information requested. TPTL will answer your question immediately if they are able to.

TPTL will also try to answer you in the same way that you ask, for example, if you telephone to ask for the information TPTL will, if practicable, give you that information over the telephone. TPTL will generally respond to a written request in writing.

Sometimes, TPTL will ask that you put your request in writing, for example, where you want copies of material or access to older information or files which are not current or it is necessary for TPTL to retain a record of your request.

TPTL may also ask you to identify yourself to TPTL satisfaction.

There are certain conditions under which TPTL may refuse you access to your personal information, such as when your request may unreasonably impact upon another person's right to privacy. If TPTL are entitled under the National Privacy Principles to refuse to give you access, TPTL will tell you and provide reasons for that decision.

### **What if some of the information TPTL holds is wrong?**

TPTL require records to be accurate, complete and up to date and rely on the accuracy of all information to provide you with appropriate recommendations. Unless TPTL disagree with you about the accuracy, currency or completeness of a record, they will generally correct it on request, (or suggest alternative arrangements for updating the records). If TPTL disagree with you, they will give you reasons and record your objections on file.

How do I make further enquiries or complain about a breach of privacy?

If you require more information about the way TPTL manages your personal information or wish to make a complaint about a breach of your privacy, you should contact TPTL at:

Tasmanian Perpetual Trustees Limited

23 Paterson Street

LAUNCESTON TAS 7250

Phone: (03) 6348 1111

Email: [info@tptl.com.au](mailto:info@tptl.com.au)

TPTL reserves the right to review and amend this policy from time to time.