

Privacy Statement

Capital and Finance Pty Ltd of 852 The Kingsway Gymea NSW 2227, ACL | AFSL 269868, A.B.N 53 095 885 028 need to collect personal information about you to provide you with our financial planning services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

We collect personal information so that we can

- Identify you
- Establish your requirements and provide products and services
- Set up and manage your investment and insurance needs
- Assess and manage your ongoing financial requirements
- Understand your needs and improve our products and services

We collect the following personal information about you

- Full name, address, contact details
- Employment details and circumstances
- Details of your financial needs and objectives
- Details of your current financial circumstances
- Information about government assistance and medical history for insurance needs
- Anything else relevant to the financial services you are seeking from us

How information is collected from you

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek advice from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we collect information from third parties about your existing products in relation to which you seek our services;
- we can't get hold of you and we rely on public information to update your contact details; or
- we exchange information with your legal or accountants or other representatives as permitted by you.

When the law authorises or requires collection of information

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

When you don't give us your personal information

If we ask for your personal information and you do not give it to us, we may not be able to provide you with any financial planning services.

How your information may be disclosed and/or collected?

We may use your information for purposes including:

- other companies within our group
- giving you information about products or services
- information technology providers
- assisting you to prepare an application for a financial product
- administering services, we provide,
- identifying you
- telling you about other products or services we make available and that may be of interest to you, unless you tell us not to



- telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you
- allowing us to run our business efficiently and perform general administrative tasks including outsourcing paraplanning services
- preventing or investigating any fraud or crime or any suspected fraud or crime
- as required by law, regulation or codes binding us such as Credit Ombudsman Service Ltd; and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

Overseas Disclosure

We are not likely to disclose your information to organisations overseas. However, we may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held.

Privacy Policy

You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please contact us on 02 90296511 for a copy of our policy and how to access your personal information. Also, you can read and obtain a copy of that policy at our website address set out below. Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue.

Information about other people

If you give information to us about another person (like your partner) in relation to the services we provide, you will let that other person know that:

- We have collected their information to provide those services or for any other purpose set out in this privacy statement.
- We may exchange this information with other organisations set out in this privacy statement.
- We handle their personal information in the way set out in our Privacy Policy and this privacy statement and they can access or request a copy by contacting us or the information we hold about them.
- We may not be able to provide those services to you unless we obtain their information.

If you have a complaint

If you have a complaint about privacy of your personal information, we ask that you contact us. We endeavour to resolve all disputes promptly and fairly. If however, you are not satisfied with the outcome, you may refer your complaint to the Federal privacy Commissioner.

Consent and Acknowledgement

I/We, consent to the collection, use and disclosure of our personal information as detailed above. We acknowledge that we have received a copy of this statement for our records.

Signature:

Signature:

Date:

Date:

Signature:

Signature:

Date:

Date: