



ASCARE FINANCIAL SERVICES PTY LTD

ABN 24 075 710 520

AFSL NO: 246850

AsCare Financial Services Pty Ltd

Privacy Policy

April 2010

Your Privacy

Central to AsCare Financial Services Pty Ltd's ('AsCare') success is our commitment to our current and potential customers. We honour our obligation to respect and protect the privacy of the personal information of individuals with whom we deal.

Collection of Personal Information

The types of personal information that AsCare collects will depend on the nature of your dealings with us.

Whenever it is reasonable and practicable to do so, we only collect information about you, directly from you.

We only collect personal information about you which is reasonably necessary to:

- Set up, manage and administer financial products and financial services;
- Assess your financial product and service needs;
- Determine your requirements and provide the appropriate financial product or service to meet your needs;
- Provide financial product advice and financial services;
- Perform securities and derivatives transactions;
- Comply with legislative and regulatory requirements including the Anti Money Laundering and Counter Terrorism Financing 2006 Act, and
- Identify clients.

If we do not collect this information from you we will not be able to provide you with our products and services.

What Type of Information is Held

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

The personal information we hold about you may include:

- the products and services we provide or have provided to you.
- your name, date of birth, bank account details, shareholding details.
- investment experience, objectives and risk profile.
- your financial interests and sometimes your financial position.
- your contact details.

How We Collect That Information

AsCare may collect personal information in the following ways:

- When you complete an application form for a financial product or service, or a related form required for administering or managing the product or service we are providing.
- By telephone, email or facsimile.
- When you meet with one of our advisers.

- In correspondence.
- When you provide a change of details eg. address or banking details.

AsCare will only collect personal information that is necessary for us to properly provide our services to you. In most cases we will collect information directly from you. Sometimes personal information may be collected about you from other sources. Examples of where we may receive personal information from another source and why this would happen are:

- From other organisations providing outsourced functions on our behalf or on behalf of whom we provide outsourced functions; and
- From credit reporting agencies if necessary to provide products or services.

Where it is practical to do so, we will seek a signed authorisation from you to allow us to obtain information from third party organisations.

How That Information is Used

AsCare will use the personal information we collect to provide you with the required product or service and to enhance the financial service relationship we have with you. To enable us to do this we may share your personal information with companies with whom AsCare has a commercial arrangement, which provides services to AsCare's customers.

Customer information may also be used for providing a service requested by you, planning, product development or research purposes.

We only use and disclose personal information about you for the purpose for which it was disclosed to us or related purposes which would reasonably be expected. For example, we may from time to time use your personal information to inform you of other products and services which we expect may be of interest to you. However, we do respect your right to ask us not to do this.

We may also use personal information to send you research reports, newsletters and information on related services we provide, which may be of benefit to you.

We may need to also collect sensitive information which may include information about your health. The information you provide to us about your health may be used to assess your ability to gain life assurance or other risk assurance products.

We may need to disclose your personal information to a third party for a number of reasons, they may include:

- Mail service providers for the mailing of information.
- Organisations with whom AsCare has a contractual arrangement to provide financial planning services. Customer information will be collected by AsCare on behalf of the company and disclosed to the company as authorised by the customer.
- Organisations for share trading and investment purposes.

We may from time to time be required to provide information to a regulatory authority eg. Australian Securities & Investments Commission, AUSTRAC or some other Commonwealth government agency eg. the Australian Taxation Office or to a court in response to a subpoena.

We do not selling any mailing lists.

Keeping That Information Secure

We store your personal information in different ways, these include both paper and electronic. We use security procedures and the latest technology to protect the information we hold. Access to and use of personal information within AsCare is limited to prevent misuse or unlawful disclosure of the information.

If other organisations provide support services, we require them to appropriately safeguard the privacy of the information provided to them.

Our Website

Some areas of our website require you to be an AsCare client and you will be issued with a user name and password which are strictly for your personal use only. AsCare will not be liable for any acts that arise from the use of your user name and password whether authorised by you or not or are a result of your failure to maintain strict security protocols over the use of your login details. Please notify AsCare immediately if you become aware of a breach of your security.

Email Communication

As technology becomes more and more part of our daily business lives AsCare will use your email address you have provided to contact you when necessary or to provide you with information you have requested. We will also use your email address to alert you to marketing initiatives, newsletters, or events that may interest you.

If at any time you decide you do not wish to receive such marketing information you have the right to ask us not to send you any further such material. You may do this by advising your adviser or by sending us an email with "Unsubscribe" in the subject line.

Accuracy of Records

We take all reasonable steps to ensure that all information we hold is as accurate as is possible. You are able to contact us at any time and ask for its correction if you feel the information we have about you is inaccurate or incomplete.

Links

From time to time AsCare may provide access to external websites through links provided on our website. Be aware when you access one of these websites, we are not responsible for the privacy practices of that site. We suggest that you review the privacy policies of each site you visit.

Access to Information

If you would like to access the personal information that we hold about you simply contact our Privacy Officer on (08) 9481 0011.

Under the National Privacy Principles you are generally entitled to access the information we hold about you. Where you are entitled to access, the time we require to give you access will depend on the type of information requested. If we can we will answer your question immediately.

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

Sometimes we 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 us to retain record of your request.

We may also ask you to identify yourself to our satisfaction.

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

We may charge a fee for accessing your personal information.

Ascare Financial Services Pty Ltd
April 2010