

Privacy policy

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The Quadrant First Pty Ltd privacy policy must be read in conjunction with your super fund privacy policy as it contains vital information about how information about you is stored. Quadrant First Pty Ltd (ABN 78 102 167 877, AFS Licence No. 284443) is a wholly owned subsidiary of Tasplan Pty Ltd (ABN 13 009 563 062, AFS Licence No. 235391) and operates as a separate legal entity.

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QuadrantFirst
Financial Advice

Privacy policy

In the course of conducting its normal business activities Quadrant First Pty Ltd, referred to as 'Quadrant First' in this privacy policy, collects, records, maintains and uses personal information.

Our Australian Business Number is 78 102 167 877 and our Australian Financial Services License Number is 284443.

We are bound by the *Privacy Act 1988* (Cth) ('Privacy Act') and will protect your personal information in accordance with the Australian Privacy Principles. These principles govern how we can collect, use, hold and disclose your personal information, as well as ensuring the quality and security of your personal information.

This privacy policy explains how we manage your personal information. We may provide more details on how we manage your personal information when we collect your personal information.

If you would like more information about how we protect your privacy, please contact us.

What is personal information?

Personal information includes any information or opinion, about an identified individual or an individual who can be reasonably identified from their information. The information or opinion will still

be personal information whether it is true or not and regardless of whether we have kept a record of it.

The information that we seek to collect about you will depend on

the products or services that we provide. If you do not allow us to collect all of the information we request, we may not be able to deliver all of those services effectively.

What kinds of personal information do we collect and hold?

When you apply for our products or services we may ask for identification information. This could include your name, address, contact details and date of birth. We may also collect your tax file number if we are authorised to collect it and if you choose to supply it. If you apply for insurance, we may collect information about what is being insured, the beneficiaries, and your health and financial situation, depending on the type of insurance.

Throughout the life of your product or service, we may collect and hold additional personal information about you. This could include transaction information or making a record of queries or complaints you make and, if you make an insurance claim, collecting additional information to assess the claim.

The collection of sensitive information is restricted by the Privacy Act. This includes information about your religion, racial or ethnic origin, political opinions, criminal record, and sexual orientation. It also includes health information and biometric information.

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

For what purposes do we collect, hold, use and disclose personal information?

The main reason we collect, use, hold and disclose personal information is to provide you with products and services. This includes:

- checking whether you are eligible for the product or service;
- assisting you where online applications are not completed;
- providing the product or service; and
- helping manage the product or service.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and to help us run our business. We may also use your information to tell you about products or services we think may interest you.

How do we collect personal information?

We collect most personal information directly from you. For example, we will collect your personal information when you apply for or use a product or service or talk to us in person or on the phone.

We may also collect information from you electronically. For instance, when you visit our website or if you send us electronic correspondence (see 'Do we collect personal information electronically?').

Sometimes we collect personal information about you from other people or organisations. This may happen without your direct involvement. For instance, we may collect personal information about you from:

- publicly available sources of information, such as public registers;
- your representatives (including your legal adviser, mortgage broker, executor, administrator, guardian, trustee, or attorney);

- your employer;
- other organisations, who jointly with us, provide products or services to you;
- commercial information service providers, such as companies that provide fraud prevention reports; and
- insurers, re-insurers and health care providers.

What laws require or authorise us to collect personal information?

We are required or authorised to collect:

- certain identification information about you by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007* (No. 1);
- your tax file number, if you choose to provide it, by the *Income Tax Assessment Act 1936* (Cth); and
- certain information in relation to your application if you have applied for an insurance as required by the *Insurance Contracts Act 1984* (Cth).

Who do we disclose your personal information to, and why?

We may provide personal information about our clients to organisations outside Quadrant First. To protect personal information, we enter into contracts with our service providers that require them to comply with the Privacy Act. These contracts oblige them to only use the personal information we disclose to them for the specific role we ask them to perform.

Generally, we disclose personal information to organisations that help us with our business. These may include:

- our agents, contractors and external service providers (for example, mailing houses and technology service providers);
- paraplanning service providers;
- insurers, re-insurers and health care providers;
- payment systems operators (for example, merchants receiving card payments);
- other organisations, who jointly with us, provide products or services to you;
- financial services organisations, including banks, superannuation funds, stockbrokers, custodians, fund managers and portfolio service providers;

- debt collectors;
- our legal advisers or auditors;
- your representatives (including your legal adviser, accountant, mortgage broker, , executor, administrator, guardian, trustee, or attorney);
- fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct;
- IT service providers;
- external dispute resolution schemes; and
- regulatory bodies, government agencies and law enforcement bodies in any jurisdiction.

We may also disclose your personal information to others outside Quadrant First where:

- we are required or authorised by law or where we have a public duty to do so;
- you may have expressly consented to the disclosure or the consent may be reasonably inferred from the circumstances; or
- we are otherwise permitted to disclose the information under the Privacy Act.

Do we disclose personal information overseas?

Quadrant First does not disclose any personal information overseas.

Do we use or disclose personal information for marketing?

Quadrant First does not disclose your personal information for Marketing purposes.

Do we collect personal information electronically?

Quadrant First does not collect personal information electronically via websites, and social media sites.

Access to and correction of personal information

You can request access to the personal information we hold about you. You can also ask for corrections to be made. To do so, please contact us.

There is no fee for requesting that your personal information is corrected or for us to make corrections. In processing your request for access to your personal information, a reasonable cost may be charged. This charge covers such things as locating the information and supplying it to you.

There are some circumstances in which we are not required to give you access to your personal information.

If we refuse to give you access to or to correct your personal information we will give you a notice explaining our reasons except where it would be unreasonable to do so.

If we refuse your request to correct your personal information, you also have the right to request that a statement be associated with your personal information noting that you disagree with its accuracy.

If we refuse your request to access or correct your personal information, we will also provide you with information on how you can complain about the refusal.

Resolving your privacy concerns and complaints – your rights

If you are concerned about how your personal information is being handled or if you have a complaint about a breach by us of the Australian Privacy Principles, please contact us.

We will acknowledge your complaint as soon as we can after receipt of your complaint. We will let you

know if we need any further information from you to resolve your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within five business days but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

If you are unhappy with our response, there are other bodies you can go to.

The Financial Ombudsman Service (FOS) can consider most privacy complaints involving providers of financial services.

FOS can be contacted at:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
P 1800 367 287
E info@fos.org.au
W www.fos.org.au

Under the Privacy Act you may complain to the Office of the Australian Information Commissioner about the way we handle your personal information.

The Commissioner can be contacted at:

GPO Box 5218
Sydney NSW 2001
P 1300 363 992
E enquiries@oaic.gov.au
W www.oaic.gov.au

Contact us

You can contact us by:

- calling **03 6230 6920**
- emailing **advice@tasplan.com.au**
- visiting **www.tasplan.com.au/personal-advice**
- our Privacy Officer can also be contacted in relation to privacy concerns by writing to:

Privacy Officer
Quadrant First Pty Ltd
GPO Box 1547
Hobart TAS 7001

Changes to the privacy policy

We may change the way we handle personal information for any reason. If we do so, we will update this privacy policy. An up-to-date version is available on **www.tasplan.com.au/Quadrant-First-privacy-policy** or by calling us on **03 6230 6920**.