



## **PRIVACY POLICY**



This Privacy Policy applies to Crispin & Jeffery. "Crispin & Jeffery" means the following entities:

- Crispin & Jeffery Chartered Accountants
- C&J Services Unit Trust
- C&J Mortgage Solutions Unit Trust
- Crispin & Jeffery Financial Services Pty Limited
- Any other related Crispin & Jeffery businesses

Crispin & Jeffery believes you have the right to keep your personal information private, and to make sure that we protect and maintain the privacy, accuracy and security of your personal and financial information. We have set up systems and procedures to ensure that we protect these rights. Crispin & Jeffery has created this Privacy Policy in order to demonstrate its firm commitment to privacy.

### Your rights

#### You have the right to know:

- Why we are collecting your personal information
- What information we hold about you
- How we use that information
- Who we share the information with

#### You also have the right to:

- See this information
- Correct this information if it is wrong

### What sort of information does Crispin & Jeffery collect and hold?

- Crispin & Jeffery collects information when you engage the organisation so that Crispin & Jeffery may provide you with financial planning / tax / superannuation / accounting / mortgage broking / business advisory / audit services.
- Crispin & Jeffery collects personal information from you to comply with our legal obligations to provide you with informed and appropriate financial advice.
- Crispin & Jeffery will only collect information relevant to our business relationship with you. The information Crispin & Jeffery collect will include contact details, personal details such as your occupation and place of birth, financial information and other information that we require to provide you with our services.
- Crispin & Jeffery collects information from the Australian Taxation Office while dealing with your personal information and/or information relating to your finances.
- Crispin & Jeffery collects personal information from your employer regarding employment, contributions and/or length of service.

#### How Crispin & Jeffery collects this information

- How Crispin & Jeffery collect this information will depend upon how you interact with us. Crispin & Jeffery may collect your personal information directly from you in face to face meetings, over the phone, via email, via other electronic means or via the C&J SMSF Dashboard for your Crispin & Jeffery administered SMSF.
- If you have authorised Crispin & Jeffery to collect personal information directly from other sources, such as your service providers (superannuation, insurance, investments, etc.) or from your other advisers (financial planner, lawyer, banker, etc.), Crispin & Jeffery may collect this information in person, via the telephone, mail, fax, email or internet contact.
- When you visit the Crispin & Jeffery website, we collect various information to assist us in improving the usage of the website and to provide you with information relevant to your needs.
- Crispin & Jeffery collects personal information from your employer regarding employment, contributions and/or length of service.



- Crispin & Jeffery also uses your personal information to send information to you that you request. This will be sent via post or email, or posted to the C&J SMSF Dashboard, for your Crispin & Jeffery administered SMSF.
- Crispin & Jeffery will not collect any sensitive information, such as information relating to your health, unless this is necessary to provide you with a specific product, service or tax offset, such as life insurance policies, and you have consented to that collection.
- When you speak to Crispin & Jeffery about your personal financial affairs, Crispin & Jeffery will minimise the opportunity for external parties to overhear our discussion.

### **Why does Crispin & Jeffery collect this information?**

- Our business is to understand and meet our clients' needs over their lifetimes for a wide range of financial and other services. To do this effectively, Crispin & Jeffery must collect certain information.
- Crispin & Jeffery collects the Information to provide you with a specific service. For example, we may use the Information you provide us to track your superannuation entitlements, determine your income tax status, prepare your annual income tax return, pay you a lump sum or pension etc.

### **What will we limit the use of your personal information to:**

- Recommending to you, or providing you with the financial products and services and taxation advice that you may need.
- Carrying out planning, product development, research and analyses.
- Fulfilling our legal requirements.

We may use your information to offer you products and services that we believe meet your needs. However, you can notify us at any time if you do not wish to receive these offers by calling us on (02) 9908 4744, by writing to us at Level 2, 57 Grosvenor Street, Neutral Bay, NSW 2089 or by unsubscribing to marketing emails. Crispin & Jeffery will act promptly on any such request.

### **Who will use your information?**

- Unless you are informed otherwise, the personal information Crispin & Jeffery holds is used for establishing and managing your financial affairs and related services, reviewing your ongoing needs as well as enhancing customer service and product offerings.
- Crispin & Jeffery will not share, sell or trade your personal information to any company or person who is not a member of Crispin & Jeffery.

### **Crispin & Jeffery may provide information to the following:**

- The Australian Taxation Office
- Your financial adviser and the dealer group they are licensed under
- The Trustee(s) of your superannuation fund
- Your legal representative
- Any government agency or department that is entitled by legislation to access this information
- Lending institutions and other parties that may specifically request information from time to time and for which we have your written approval to provide the information

### **Will your information be secure?**

Safeguarding your information is important to us, whether you interact with us personally, by phone, mail, over the internet or other electronic medium. We hold personal information in a combination of secure computer storage facilities, paper-based files and other records, and take steps to protect the personal information we hold from misuse, loss, unauthorised access, modification or disclosure.



Crispin & Jeffery has security measures designed to protect against the loss, misuse and/or alteration of the Information under its control.

These security measures include:

- Password controlled and restricted access to your personal information
- Firewalls installed on the computer servers
- Employee agreements requiring confidentiality
- Only minimal information retained in hard copy format – most is stored electronically
- Security controlled building
- Password controlled access to main storage servers available only to administrators of the system not general staff

We may need to maintain records for a significant period of time. As a guide, the law generally requires us to retain information for seven years. However, we may retain some information for shorter or longer periods than this, depending upon any specific legal requirements and the needs of the business. When we consider information is no longer needed, we will remove any details that will identify you or we will securely destroy the records.

Crispin & Jeffery, will, with your help, keep personal information accurate, complete and up to date.

### Will you have access to your information?

#### You can access most of the personal information we hold about you and request corrections

- Crispin & Jeffery give you the following options for accessing and modifying information previously provided:
  - You may gain access to information that Crispin & Jeffery has collected about you by contacting the person named below or by visiting the C&J SMSF Dashboard if you are a SMSF client, where you are able to view / change / update your personal information.
  - You can request access to your information by calling us on 02 9908 4744 or by writing to us at Level 2, 57 Grosvenor Street, Neutral Bay NSW 2089. This service is free unless the information you request requires significant research or preparation time. Before we act upon requests of this nature, we will tell you how much this service will cost.
- The right to access your personal information is subject to some exceptions. For example, you may not obtain access to information relating to existing or anticipated legal proceedings.

### How can I resolve any privacy issues?

- Crispin & Jeffery is bound by the Australian Privacy Principles for the handling of personal information. Our policies, processes and systems have been developed to ensure we comply with all our obligations under the Privacy Act.
- If you have a privacy concern please contact us by calling 02 9908 4744, by writing to us at Level 2, 57 Grosvenor Street, Neutral Bay NSW 2089 or emailing us at [staff@cjeffery.com.au](mailto:staff@cjeffery.com.au).
- If you are still not satisfied with our response you may contact the Office of the Australian Information Commissioner either by phone at 1300 363 992, by post at GPO Box 5218, Sydney NSW 1042 or by email at [enquiries@oiac.gov.au](mailto:enquiries@oiac.gov.au). Further information can be obtained at [www.oaic.gov.au](http://www.oaic.gov.au).
- You may also contact the Financial Ombudsman Service (FOS) who are an independent complaints body, by calling them on 1800 367 287, by post at GPO Box 3, Melbourne, Victoria, 3001 or by emailing [info@fos.org.au](mailto:info@fos.org.au).

**Before you contact FOS, we recommend you try to resolve your concern with us.**