



Privacy Statement

Equipsuper Financial Planning is a Corporate Authorised Representative
of Health Super Financial Services Pty Ltd (AFSL 240019)

1 April 2010

for your benefit.

equipsuper,
financial planning

Privacy Statement

Equisuper Financial Planning Pty Ltd (EFP) provides financial advice to clients and holds personal, and sometimes health, information about them.

EFP has an obligation to comply with all relevant state and federal privacy legislation including the Privacy Act (Cth) 1988 and, in some cases, the Health Records Act (Vic) 2001.

EFP also undertakes to comply with the Health Super Financial Services *Privacy Collection Notice*.

Purpose of collecting personal information

Personal information about a client is collected to:

- > establish and verify the person as a client of EFP;
- > establish the identity of the client;
- > provide advice to the client about investments and strategies;
- > prepare a financial plan for the client;
- > assist in implementing investment recommendations for the client;
- > manage and resolve complaints relating to the client; and
- > conduct research regarding EFP clients generally.

The types of personal information that may be collected

Information held by EFP may include a client's:

- > personal particulars (name, date of birth, gender, etc);
- > tax file number;
- > proof of identity (for example, certified copies of a valid drivers licence, birth certificate or passport);
- > contact details (including addresses, email and phone numbers);
- > details of assets and liabilities of all types;
- > Centrelink and other government agency information;
- > details of estate planning, including wills and nominated beneficiaries;
- > bank details;
- > superannuation membership and contribution history;
- > occupation and salary details;
- > family details;
- > level of insured death and disablement cover; and
- > level of general insurance held.

EFP may also hold sensitive information about a client if he or she has sought insurance cover through Equisuper, personally through an insurance company, or lodged a claim for an insurance benefit with Equisuper or an insurer. The sensitive information which EFP holds will usually be health information about the client.

Consequences if information is not provided

If any required information is not provided, or is incomplete or inaccurate, it may:

- > delay the provision of financial advice or services;
- > result in the provision of inappropriate financial advice or services;
- > result in the client paying more tax than might otherwise apply;
- > prevent EFP from being able to contact the client; and
- > prevent EFP from assisting the client to implement any financial plans.

Organisations to which information may be disclosed

EFP uses a client's personal information for the purposes outlined above and this information may, therefore, be disclosed by EFP to third parties such as:

- > HSFS, as HSFS is responsible for overseeing EFP's conduct generally;
- > insurers, medical consultants, professional advisers, financial institutions, lawyers, mailing houses, auditors and external service providers who are contracted to EFP for the purpose of providing the services;
- > dispute resolution bodies such as the Financial Industry Complaints Services Limited;
- > Equisuper, because it provides business services to EFP;
- > International government agencies where expressly required by law; and
- > government agencies such as Centrelink, the Australian Prudential Regulation Authority (APRA), the Australian Securities and Investments Commission (ASIC), Australian Taxation Office (ATO), Australian Transaction and Reports and Analysis Centre (AUSTRAC) and other bodies where authorised by law.

Whenever EFP discloses a client's personal information to a third party, EFP ensures that the client's privacy is protected.

Access to personal information

A client will, with limited exceptions, be able to access the personal, sensitive and health information that EFP holds by either making an appointment to come to EFP's office to view it personally, or by calling to request a copy of the information EFP holds.

Currently, EFP does not impose a charge on clients for accessing their personal information.

Other rights

Clients have certain rights with respect to their personal information, including access to that information, the right to correct their personal information and the right to complain about breaches of the privacy legislation.

EFP can be contacted in relation to any client rights as follows:

The Manager

Health Super Financial Services Pty Ltd
Level 19
447 Collins Street
Melbourne Victoria 3000

Phone: 1300 780 223
Fax: 03 9629 5235

Equisuper Financial Planning Pty Ltd (EFP)

ABN 84 124 491 078

Equisuper Financial Planning is wholly owned by Equisuper Pty Ltd (ABN 64 006 964 049), the Trustee company for the Equisuper Superannuation Fund (ABN 33 813 823 017). Equisuper Financial Planning Pty Ltd operates as a Corporate Authorised Representative of Health Super Financial Services Pty Ltd (HSFS) (ABN 37 096 452 318, AFSL 240019), which means it operates under HSFS's Australian Financial Services Licence (AFSL). HSFS is responsible for, and oversees, the provision of advice by EFP.

For more information on Equisuper Financial Planning, please refer to the Financial Services Guide (FSG).

You can also visit our website at www.equipfp.com.au.

Head office

Level 15, 114 William Street
Melbourne Victoria 3000

Phone: 1800 065 753
Fax: (03) 9248 5990
www.equipfp.com.au

Mail

PO Box 625
Collins Street West
Melbourne VIC 8007

This statement was issued by
Equisuper Financial Planning Pty Ltd on: 1 April 2010
Publication No: ESP / 1146 / 0410



Privacy

Privacy with Health Super Financial Services

Health Super Financial Services Pty Ltd is regulated by the amended Privacy Act 1988 (“the Privacy Act”), and the Health Records Act 2001 (Vic.) (“the Health Records Act”), which establish new rules for the collection and use of personal information, and health information respectively. These new rules are in force from 21 December 2001 under the Privacy Act and from 1 July 2002 under the Health Records Act. “Personal information” includes sensitive information and health information.

HSFS is generally required to obtain consent before it collects any sensitive or health information from clients. So that your consent will be informed, and pursuant to the National Privacy Principles (“NPPs”) contained in the Privacy Act, we supply the following “Collection Notice” for your information.

This notice sets out:

- 1 the purpose for the collection of information;
- 2 the organisations to which we disclose information;
- 3 the consequences if information is not provided;
- 4 our contact details;
- 5 access details; and
- 6 how information is collected.

HSFS has also compiled a detailed statement, which provides more information about how HSFS handles your personal, sensitive and health information. This statement is available on request. However, if you would prefer, we have a shorter statement, which is a concise summary of the previous statement.

The Health Super Financial Services Collection Notice For Personal, Sensitive and Health Information

- 1 Health Super Financial Services is licenced under the Australian Financial Services Licencing regime (Australian Financial Services Licence No 240019).
- 2 In collecting personal, sensitive and health information about you, HSFS’s primary purpose is to:
 - establish you as a client;
 - prepare a financial plan;
 - administer and invest your assets;
 - provide information to you about investments and strategies; and
 - provide financial services and advice to you.



- 3 There are some instances in which HSFS may need to disclose your personal, sensitive and health information to others. For example, disclosure may be made to: insurers, underwriters, professional advisors, auditors, actuaries, regulatory authorities, approved dispute resolution bodies; financial institutions and mail houses. Confidentiality and privacy are important concerns to HSFS and every effort is made to ensure that this is reflected in the handling of your personal, sensitive and health information by third parties.

HSFS may also be required to disclose details of your personal, sensitive and health information in some other circumstances where disclosure is expressly required by law such as to the Australian Taxation Office, Centrelink or to the Australian Securities and Investments Commission.

- 4 If information is not provided, or is incomplete or inaccurate, depending on the nature of that information, it may:
- delay provision of financial advice or services;
 - result in you paying more tax than may otherwise apply;
 - result in the provision of inappropriate financial advice or services; and
 - prevent us from being able to contact you.

- 5 HSFS can be contacted by phone, fax, email or in writing.

Contact details:

The Manager

Health Super Financial Services

ABN 37 096 452 318

Australian Financial Services

Licence Number 240019

Level 19, 447 Collins Street

Melbourne VIC 3000

PO Box 331

Collins Street West VIC 8007

Telephone: **1300 78 02 23**

Facsimile: **(03) 9629 5235**

Email: **info@hsfp.com.au**

You will, in most cases, be able to access the personal, sensitive and health information that we hold about you by either making an appointment to come into our office to view it personally, or by calling to request a copy of information held by us.

There are exceptions to the general requirement to allow you access to your personal, sensitive or health information. Where HSFS believes that the information that you request is in one of the limited exceptions, HSFS will, where possible use an agreed intermediary as an alternative to complete denial of access. There will be no charges to clients for access to personal information.