

PRIVACY POLICY

Version 1 Issued 1 May 2019

Future Assist Financial Services Group Pty Ltd
ABN 24 151 337 843 AFSL No. 413674

Future Assist Home Loans Pty Ltd
ABN 14 140 670 908 ACL No. 393356

Future Assist Accountants Pty Ltd
ABN 68 151 072 776 Australian Tax Agent No. 07502006

Future Assist Property Services Pty Ltd
ABN 96 600 096 839

At Future Assist Group (collectively referred to as we, us and our), the privacy of your personal information is extremely important. This Privacy Policy is designed to provide you with general information about how we collect, store, use and disclose your personal information. We will collect, use and disclose your personal information in accordance with the Australian Privacy Principles in the Privacy Act 1988 (Cth) (Act) and this Privacy Policy.

If you require any further information concerning privacy and the ways in which we handle your personal information, please contact us using the contact details set out at the end of this policy.

WHAT INFORMATION DO WE COLLECT AND HOLD?

Because of the nature of the products and services we provide we may ask you for a range of personal information as well as government regulations and taxation laws. Typically we may collect the following details from you with your permission:

- Name, address, telephone number
- Gender, marital status
- Email address
- Financial information
- Identification verification materials
- Investment experience
- Credit history
- Citizenship documentation
- Other related information

This is not an exhaustive list. Sometimes we need to collect sensitive information about you, for instance in relation to some insurance applications we may also collect medical and lifestyle information. This information is collected so the insurers and their agents may assess whether to accept your insurance proposal and, if so, on what terms.

We may collect information about you because we are required or authorised by law to collect it. There are laws that affect financial institutions, including company and tax law, which require us to collect personal information.

If you provide personal information to use about someone else, you must ensure that you are entitled to disclose that information to us and that, without us taking any further steps required by privacy laws, we may collect, use and disclose such information for the purposes described in this Policy.

HOW DO WE COLLECT YOUR PERSONAL INFORMATION?

Where reasonable and practical we will collect your personal information directly from you. We may also collect your personal information from third parties where it is unreasonable or impracticable to collect the information from you, for instance from credit reporting bodies, our related entities, business partners, product issuers, or your representatives.

We will usually notify you about these instances in advance, or where that is not possible, as soon as reasonably practicable after the information has been collected. If the personal information you provide to us is incomplete or inaccurate, we may be unable to provide you, or someone else you know, with the services you, or they, are seeking.

HOW WE STORE YOUR PERSONAL INFORMATION

We are committed to ensuring the information you provide to us is secure. Your information is stored either hard copy or electronic format, in storage facilities that we own and operate ourselves, or that are owned and operated by our service providers.

We take reasonable steps to maintain the security of your information and to protect it from unauthorised disclosure. When the personal information that we collect is no longer required, we will take reasonable steps to destroy or de-identify your information unless we are otherwise required or authorized by law to retain it.

HOW WE USE YOUR PERSONAL INFORMATION

The purpose for collecting personal information is to provide you with the products and services you've asked for, to understand and meet your needs and provide you with a wide range of financial and other products and services. The types of products and services provided by us include (but are not limited to) strategic financial planning and investment advice, portfolio and self-managed superannuation fund administration, credit assistance, property investment and related services.

The Future Assist Group encourages clients to provide feedback relating to various stages of their dealings with the business, which we refer to as 'Roadmap Checkpoints'. We use the information clients submit to improve our offering, enhance customer engagement and as a training tool for staff members. From time to time, we will share success stories both internally and may display extracts on our website, whilst ensuring customer's identities remain confidential.

We may also use and disclose your personal information:

- To give you information about a product or service and/or consider whether you are eligible for a product or service
- To process your application for a product or service and/or administer the product or service we provide you
- To allow us to run our business and perform administrative and operational tasks such as training staff, developing and marketing products and services, risk management, systems development and testing, including our websites and other online channels, undertaking planning, research and statistical analysis
- To determine whether a beneficiary will be paid a benefit
- To identify you and prevent or investigate any fraud or crime, or any suspected fraud or crime
- If it will prevent or lessen a serious and imminent threat to somebody's life or health
- As required by law and regulation or codes binding us, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006
- For any purpose for which you have provided express (verbal or written) or implied consent

TO MAKE SURE WE CAN MEET YOUR SPECIFIC NEEDS, AND FOR THE PURPOSES DESCRIBED ABOVE, WE SOMETIMES NEED TO SHARE YOUR PERSONAL INFORMATION WITH OTHERS INCLUDING:

- Those involved in providing, managing or administering your product or service including related bodies of Future Assist Group
- Future Assist Australian Inc. registered in the Philippines. This entity is owned and controlled by the Future Assist Group, and provides professional administration services to the business group.
- External third-party service providers who help us operate our business and who have been contracted to provide Future Assist with administrative, brokerage and settlement, banking, financial, insurance, research, tax, legal or other services, including, without limitation those who assist us in providing products and services to you and in managing your personal information
- Where relevant or required, we will take reasonable steps to require these external service providers to comply with privacy legislation and only use personal information for prescribed purposes. In all circumstances where personal information may become known to our contractors, agents and outsourced service providers, there are also confidentiality arrangements in place
- Government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law
- Any other individuals, bodies or agencies that you would reasonably expect, or you have been told, that information of that kind is usually passed to

WEBSITE COOKIES & THIRD-PARTY TOOLS

If you access our website, we may collect additional personal information about you in the form of your IP address and domain name. Our website uses cookies. The main purpose of cookies is to identify users and to prepare customised web pages for them. Cookies do not identify you personally, but they may link back to a database record about you.

We use cookies to monitor usage of our website and to create a personal record of when you visit our website and what pages you view so that we may serve you more effectively. Our website may contain links to other websites, however this Privacy Policy does not extend beyond our website. Linked websites are responsible for their own privacy practices, and we recommend that you read the privacy policy of such sites to familiarise yourself with their respective privacy practices.

In addition, we use a number of third-party tools which may collect data about you, for general marketing purposes and so that we can improve the services we offer you

ACCESS TO AND AMENDING YOUR PERSONAL INFORMATION

You may access personal information collected from you and retained by us if you so desire. We endeavor to ensure that all personal information collected is accurate, complete and up to date. If you so request, we will provide you with your personal information within a reasonable timeframe assuming the request is not vexatious.

We request that you contact us via email to inform us of any changes to the personal information which has been collected from you. If you have a concern regarding any of your personal information held by us, you should contact us immediately.

POLICY CHANGES

This Privacy Policy is current as at 1 May 2019 and is subject to change from time-to-time without notice. As amendments are made they will be posted on our website within a reasonable time.

INFORMATION AND COMPLAINTS

For more information, or for any complaints regarding how we have collected or used your personal information, please contact the Compliance Officer in any of the following ways:

Mail

Future Assist Group
PO Box 1305
Parramatta, NSW 2124

Phone: (02) 9922 2000

Email: privacy@futureassist.com.au

More information about your rights and our obligations in respect to Privacy and information on making a Privacy complaint are available from the Office of the Australian Information Commissioner by:

Website: www.oaic.gov.au

Mail: GPO Box 5218 Sydney NSW 2001

Email: enquiries@oaic.gov.au