

Privacy Policy

Your Personal Information

Align Financial Pty Ltd respects your personal information and this Privacy Policy explains how personal information you provide is collected, stored and used.

To provide personal financial advice, we are required to obtain personal information about you, including:

- your name, contact details, date of birth and tax file number (TFN);
- information regarding your dependants and family;
- your needs, wants, goals and objectives;
- your occupation and employment history;
- your financial needs and objectives;
- your assets, liabilities, income, expenses; or
- other information we think is necessary.

How We Collect Personal Information

Align Financial collects personal information directly from you or from third parties you authorise us to contact.

How We Use Your Personal Information

Our primary reason for collecting personal information is to provide advice to you. We may also use the information that is related to the primary purpose and it is reasonable for you to expect the information to be disclosed.

From time to time, we may provide you with marketing material. If you do not wish to receive marketing material, simply unsubscribe or contact us and we will update our records with your request. We maintain a register for those individuals not wanting marketing material.

When We May Share Personal Information

To make sure we can meet your specific needs and for the purposes described in 'How we use your personal information', we sometimes need to share your personal information with others. We may disclose your personal information to the following:

- financial product providers;

- service providers, agents, contractors and advisers that assist us to conduct our business;
- information technology service providers;
- any organisation that wishes to take an interest in our business or assets;
- any third party to which you consent to us sharing your information (e.g. Your accountant); or
- government and regulatory authorities, as required or authorised by law.

We are not likely to disclose your personal information to organisations overseas.

How We Store Your Personal Information

We keep your personal information in client files (stored in a secure filing cabinet) or electronically on a secure server. We may use secure cloud storage providers. Such files are accessible only to Align Financial staff.

We may store your information in the cloud. As electronic storage can be accessed from various countries via the internet, it's not always possible to know which country your information may be held.

Should you cease to be a client, we are required to keep all personal information for a period of 7 years. After this, the information will be destroyed.

How to Correct Your Personal Information

Align Financial takes reasonable steps to ensure that the personal information we collect is accurate, complete and up-to-date. If you think there is something wrong with the information we hold about you, contact us and we'll try to correct it as soon as possible.

If you provide incorrect or incomplete information we may not be able to provide you with appropriate advice.

Access to Your Personal Information

You have the right to access your personal information unless there are certain legal reasons why we can't. If you require specific information please put your request in writing. Requests for general information can often be dealt with over the phone.



We will give you access to your information in the form you want it where it's reasonable and practical. We may charge you a fee to cover our costs when giving you access, but we'll always check with you first.

We're not always required to give you access to your personal information. Some of the situations where we don't have to give you access include when:

- we believe there is a threat to life or public safety;
- there is an unreasonable impact on other individuals;
- the request is frivolous;
- the information wouldn't be ordinarily accessible because of legal proceedings;
- it would prejudice negotiations with you;
- it would be unlawful;
- it would jeopardise taking action against serious misconduct by you;
- it would be likely to harm the activities of an enforcement body (e.g. the police); or
- it would harm the confidentiality of our commercial information.

If we can't provide your information in the way you've requested, we will tell you why in writing.

Using Government Identifiers

Although in certain circumstances we are required to collect government identifiers such as your TFN or Medicare number, we do not use or disclose this information other than when required or authorised by law or unless you have given us permission to disclose this information to any third party.

Dealing with us anonymously

You can deal with us anonymously where it is lawful and practicable to do so. For example, if you phone requesting our postal address.

Your sensitive information

Without your consent we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of professional or trade associations, membership of a trade union, details of health, disability, sexual orientation or criminal record.

This is subject to some exceptions including when collection is required by law and/or the information is

necessary for the establishment, exercise or defence of a legal claim.

Our Website

Our website may collect basic information entered by you for the purposes of contacting you.

We realise that some clients like to engage with us through social media channels. We may collect information about you when you interact with us through these channels. However, for all confidential matters, we will interact with you via a secure forum.

To improve our services and products, we sometimes collect de-identified information from web users. That information could include geographical information to ensure your use of our web applications is secure.

Our website may contain links to other websites whose operator may or may not adhere to a privacy policy or be governed by the Australian Privacy Principles (www.oaic.gov.au). The use of your information by these third party sites is not within our control and we cannot accept responsibility for the conduct of these organisations.

Complaints Resolutions

Our contact details are below. Please contact us if you wish to complain about any breach or potential breach of your privacy rights. Your complaint will be responded to within 7 days. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Australian Information Commissioner.

Changes to this Privacy Policy

This Policy may change. We will let you know of any changes to this Policy by way of an update on our website, email or writing to you. You may request a copy of the most up-to-date policy at any time.