



Privacy Policy

NEO Financial Solutions Pty Ltd is committed to providing you with the highest levels of client service. We recognise that your privacy is very important to you and as such our aim is to both support and ensure that we comply with the National Privacy Principles as set out in the Privacy Act 1988 (Cth).

This Privacy Policy discloses how the personal information you provide to us and our representatives, is collected, used, held, disclosed and disseminated. We encourage you to check our website regularly for any updates to our Privacy Policy.

Your Personal Information

As a financial planning organisation we are subject to certain legislative and regulatory requirements which necessitate us to obtain personal information about you in order for us to:

- neo) Provide you with the relevant product or service;
- neo) Manage and administer the product or service; and
- neo) Protect against fraud.

Detailed below is some of the information you are required to provide:

- neo) your name, date of birth, tax file number, current addresses, telephone/mobile/fax numbers, e-mail address;
- neo) information regarding your dependents and family commitments
- neo) your occupation, employment history, details family commitments, social security eligibility, health information or other information the organisation considers necessary.
- neo) your financial needs and objectives;
- neo) your assets and liabilities (current and future), income, expenses;
- neo) your superannuation and insurance details;
- neo) your social security entitlements; and
- neo) your risk profile details.

How We Collect Personal Information

NEO Financial Solutions Pty Ltd collects personal information in a number of ways, including:

- neo) directly from you, when you attend a face-to face interview;
- neo) directly from you, when you provide information through a data collection form;
- neo) directly from you, when you provide information by phone;
- neo) directly from you via an email or the internet; and
- neo) directly from fund managers, superannuation funds, life insurance companies and other product issuers once authorisation has been provided by you. You have a right to refuse us authorisation to collect information from a third party.

How We Use Your Personal Information

Primarily, your personal information is used in order to provide comprehensive and/or limited financial planning services 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 direct marketing material. This will include articles and newsletters that may be of interest to you. If, at any time, you do not wish to receive this information any further, you may contact us with this request. We will endeavour to meet your request within 2 weeks. We maintain a Register for those individuals not wanting direct marketing material.

Please note: If you provide inaccurate or incomplete information we may not be able to provide you with the products or services you are seeking.

When We Disclose Your Personal Information

In line with modern business practices common to many financial institutions and to meet your specific needs, we may disclose your personal information to the organisations described below.

The Corporations Act has provided the Australian Securities and Investments Commission with the authority to inspect certain personal information that is kept on our files about you. We are also required to collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

For the purposes set out above, we may disclose your personal information to organisations outside NEO Financial Solutions Pty Ltd. The organisations to which we disclose information may include:

- neo) superannuation fund trustees, insurance providers, fund managers and other product providers in order to manage or administer your product or service;
- neo) compliance consultants to ensure that our representatives are meeting our compliance standards;
- neo) your professional advisers, including your solicitor or accountant as authorised by you;
- neo) information technology service providers to maintain, review and develop our business systems, procedures and infrastructure including testing or upgrading our computer systems;
- neo) government and regulatory authorities and other organisations, as required or authorised by law;
- neo) another authorised representative of NEO Financial Solutions Pty Ltd if necessary; and
- neo) a new owner of our business that will require the transfer of your personal information.

In addition, our employees and the outsourcing companies/contractors are obliged to respect the confidentiality of any personal information held by NEO Financial Solutions Pty Ltd.

NEO Financial Solution Pty Ltd takes its obligations to protect your information seriously, this includes when we operate throughout Australia and overseas, as part of our operations some uses and disclosures of your information may occur outside your State or Territory and/or outside of Australia. In some circumstances we may need to obtain your consent before this occurs.

In the event of that we propose to sell the business, we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them.

How We Store and Secure Your Personal Information

We keep your personal information in your client file. These files are accessible to authorised personnel only and are appropriately secured. Your personal information may also be held on our computer database. All computer-based information is protected through the use of access passwords. Data is backed up regularly and stored securely off site. Other measures taken are:

- neo) Confidentiality requirements for our employees; and
- neo) Security measures for systems access.

Personal information will be treated as confidential information and sensitive information will be treated highly confidential. It is a legislative requirement that we keep all personal information and records for a period of 7 years. Should you cease to be a client of ours, we will maintain your personal information on or off site in a secure manner for 7 years. After this, the information will be destroyed.

Ensure Your Personal Information Is Correct

NEO Financial Solution Pty Ltd takes all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date. To ensure we can maintain this level of accuracy and completeness, we recommend that you:

- neo) inform us of any errors in your personal information as soon as possible; and
- neo) update us with any changes to your personal information as soon as possible.

Access to Your Personal Information

You have a right to access your personal information, subject to certain exceptions allowed by law. We ask that you provide your request for access in writing (for security reasons) and we will provide you with access to that personal information. If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information. Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal.

Using Government Identifiers

Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented 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 telephone 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 association, membership of a trade union, details of health, disability, sexual orientation, or criminal record. This is subject to some exceptions including:

- neo) the collection is required by law; and
- neo) When the information is necessary for the establishment, exercise or defence of a legal claim.

Our Website

NEO Financial Solution Pty Ltd website provides links to third party websites. The use of your information by these third party sites is not within the control of NEO Financial Solution Pty Ltd and we cannot accept responsibility for the conduct of these organisations. Other websites are not subject to our privacy standards, policies and procedures. You will need to contact or review those websites directly to ascertain their privacy stands, policies and procedures.

You may register with us to receive newsletters and other information. By doing so, your name and email address will be collected and stored on our database. We take care to ensure that the personal information you give us on our website is protected. For example, our website has electronic security systems in place, including the use of firewalls and data encryption.

If you do not wish to receive any further information from us, or you wish to update your registration details, please email your request to us. We will endeavour to meet your request within 5 working days.

Spam Act

Spam is a generic term used to describe electronic 'junk mail'- unwanted messages sent to a person's email account or mobile phone. In Australia, spam is defined as 'unsolicited commercial electronic messages'.

'Electronic messaging' covers emails, instant messaging, SMS and other mobile phone messaging, but not cover normal voice-to-voice communication by telephone.

NEO Financial Solution Pty Ltd complies with the provisions of the Spam Act when sending commercial electronic messages. Equally importantly, NEO Financial Solution Pty Ltd makes sure that our practices are in accordance with the National Privacy Principles in all activities where they deal with personal information. Personal information includes our clients contact details.

The three key steps NEO Financial Solution Pty Ltd follows:

-  Consent – only commercial electronic messages are sent with the addressee's consent – either express or inferred consent.
-  Identify – electronic messages will include clear and accurate information about the person and the organisation that is responsible for sending the commercial electronic message.
-  Unsubscribe – we ensure that a functional unsubscribe facility is included in all our commercial electronic messages and deal with unsubscribe requests promptly.

Commercial communications

Commercial messages will only be sent to you when you have given consent. This may be express consent – a direct indication that it is okay to send the message, or messages of that nature or inferred consent based on our business or other relationship with you and your conduct.

Viral messages

NEO Financial Solution Pty Ltd ensures that Commercial Communications that include a Forwarding Facility contain a clear recommendation that the Recipient should only forward the Commercial Communication to persons with whom they have a relationship, where that relationship means that person could be said to have consented to receiving Commercial Communications.

Comply with the age sensitive content of commercial communication

Where the content of a Commercial Communications seeks to promote or inspire interaction with a product, service or event that is age sensitive, NEO Financial Solution Pty Ltd takes reasonable steps to ensure that such content is sent to Recipients who are legally entitled to use or participate in the product service or event.

Complaints Resolutions

Please contact our Privacy Officer (details below) 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, or require further information on privacy, you are entitled to contact the Office of the Federal Privacy Commissioner (<http://www.privacy.gov.au>)

Contact Details

Privacy Officer: Mark Woods
 **90 Edward Street Perth WA 6000**
 **08-9227-1472**
 compliance@neofs.com.au