



PRIVACY POLICY

Version 2.0 (23rd August 2021)

Who are we?

'We', 'us' and 'our' refer to Cable House Financial Planning Pty Ltd (AFSL Number 522 916, ABN 42 640 473 445) ACN 640 473 445 as a licensee authorised to carry on a financial services business.

Our commitment to protect your privacy

We understand how important it is to protect your personal information. This document sets out our privacy policy commitment in respect of personal information we hold about you and what we do with that information. We recognise that any personal information we collect about you will only be used for the purposes we have collected it for or as allowed under the law. It is important to us that you are confident that any personal information we hold about you will be treated in a way which ensures protection of your personal information. Our commitment in respect of personal information is to abide by the Australian Privacy Principles for the protection of personal information, as set out in the Privacy Act (1988) and the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (collectively referred to as the Privacy Act) and any other relevant law.

Personal information

When we refer to personal information, we mean information from which your identity is reasonably apparent. This information may include information or an opinion about you. The personal information we hold about you may also include credit information. AML information is information which is used to assess whether your investment in any way breaches the terms and conditions of Anti- Money Laundering and Counter Terrorism Financing Act (2006) currently prevailing in Australia. The kinds of personal information we may collect about you include your name, date of birth, address, contact details, account details, occupation, tax file number (TFN) and any other information we made need to identify you.

Why we collect your personal information

We collect personal information for the purposes of providing you with financial planning and/or mortgage broking services. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you.

How do we collect your personal information?

Where reasonable and practical we will collect your personal information directly from you. We also collect your personal information from people such as accountants and lawyers.



Do we disclose your personal information?

Depending on the product or service you have requested, and to enable us to maintain a successful business relationship with you, we may disclose your personal information to other organisations that provide products or services used or marketed by us. The types of organisations to which we are likely to disclose information about you include other fund managers, bankers, accountants, credit reporting bodies, product issuers, investment managers and lawyers.

We may also disclose and/or request your personal information to any other organisation that may have or is considering having an interest in your investment, or in our business.

Prior to disclosing or requesting any of your personal information to or from another person or organisation, we will take all reasonable steps to satisfy ourselves that the person or organisation has a commitment to protecting your personal information.

Your personal information will only be disclosed and/or requested to/from a third party to the extent required to assist Cable House Financial Planning in providing the most comprehensive service and advice or to meet the purpose for which the information was submitted.

We may use cloud storage to store the personal information we hold about you. The cloud storage and the IT servers may be located inside or outside Australia.

Direct marketing

From time to time we may use your personal information to provide you with market updates, current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company we are associated with. If you do not wish to receive marketing information, you may at any time decline to receive such information by telephoning us on (07) 3821 5750 or by writing to us at either cablehousefs@gmail.com or PO Box 5254, Victoria Point, QLD 4165. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

Updating your personal information

It is important to us that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we may ask you to inform us if any of your personal information has changed. If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to ensure the information we hold about you is accurate or complete.

Access and correction to your personal information

We will provide you with access to the personal information we hold about you. You may request access to any of the personal information we hold about you at any time. We may charge a fee for our costs of retrieving and supplying the information to you.



Depending on the type of request that you make we may respond to your request immediately, otherwise we usually respond to you within 14 days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to your personal information, for example, if the information relates to existing or anticipated legal proceedings, or if your request is vexatious. An explanation will be provided to you, if we deny you access to the personal information we hold about you.

If any of the personal information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the personal information at the time of the request, or as soon as is practically possible.

Business without identifying you

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with personal information, for example, if you make general inquiries about current promotional offers.

Sensitive information

We will only collect sensitive information about you with your consent. Sensitive information is personal information that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional association or trade unions, sexual preferences, criminal record, or health.

How safe and secure is your personal information that we hold?

We will take reasonable steps to protect your personal information by storing it in a secure environment. We may store your personal information in paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

We will take reasonable steps to permanently de-identify or destroy personal information that is no longer needed. Safeguarding the privacy of your information is important to us, whether you interact with us personally, by phone, mail, over the Internet, or other electronic medium. We train our employees, Advisers who handle Personal Information to respect the confidentiality of client information and the privacy of individuals.



Dealing with data breaches

We consider breaches of your privacy to be very serious. If this happens, we will ensure that appropriate investigation occurs in a timely fashion, and where necessary, apply appropriate consequence management and/or remediation (including dismissal in some cases). We will be required to notify you and the Office of the Australian Information Commissioner (OAIC) if an 'eligible data breach' occurs in relation to your Personal Information that is held by us or another entity with whom we have shared your information. A data breach may occur if your personal information is lost or subjected to unauthorised access, modification, disclosure or other misuse or interference, and it is generally notifiable if there is a risk of 'serious harm' (for example, financial or reputational harm) to you due to the breach. This obligation extends to breaches that occur within Australia, and overseas. We will also report any privacy breach as required under any other applicable laws.

Collection of Personal Information from Others

In some instances, your information may also need to be collected from third parties such as your employer if you are a member of a corporate superannuation plan, or from your accountant, mortgage broker or solicitor. It may also be provided to, or received from, third parties to enable a secondary service, such as when you are referred to a solicitor for estate planning purposes. If these third parties approach us and request your Personal Information, we will ask for your consent before it is provided.

The information required to be collected and verified by us depends on who you are and the nature of the service to be provided by us. If you fail to provide us with the required information, or if you provide us with incomplete, or inaccurate information we may not be able to provide you with the products or services you are seeking within the time periods contemplated. If you elect not to provide us with the personal information you may be exposed to higher risks in respect of the recommendations made to you and this may affect the adequacy or appropriateness of advice given to you. Alternatively, we may elect to terminate our relationship with you if we believe we are unable to provide you with adequate service.

Complaints

If you are dissatisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act and the Credit Reporting Code, you may contact our complaints officer on (07) 3821 5750 or by writing to us at either email cablehousefs@gmail.com or Complaints Handling Manager PO Box 5254, Victoria Point, QLD 4165. We will acknowledge your complaint within 7 days and provide you with a decision on your complaint within 30 days.

If you are dissatisfied with the response of our complaints officer you may make a complaint to our External Dispute Resolution Scheme for either the financial planning or mortgage broking specifically. For mortgage broking complaints, please contact the Australian Financial Complaints Authority by either phone 1800 931 678 or post GPO Box 3 Melbourne Victoria 3001. For financial planning complaints, contact the Financial Ombudsman Service Limited which can be contacted on either phone 1800 367 287 or post GPO Box 3 Melbourne Victoria 3001.



Change in our Privacy Policy

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and marketplace practices. As a consequence we may change this privacy policy from time to time or as the need arises. You may request this privacy policy at any time as an updated document or in an alternative form.

This Privacy Policy came into existence on 14th August 2020.

Contacting Cable House Financial Planning Pty Ltd

Should you wish to discuss the collection of your Personal Information by Cable House Financial Planning, please contact the responsible Director of Cable House Financial Planning Pty Ltd ACN 640 473 445 at the contact details below:

Paul Bonney (Director) of Cable House Financial Planning Pty Ltd ACN 640 473 445

Phone: (07) 3821 5750

Email: cablehousefs@gmail.com

Postal: PO Box 5254, Victoria Point, QLD 4165