

PRIVACY POLICY

Our Commitment

Chifley is bound by, and committed to supporting, the National Privacy Principles (NPPs) set out in the Commonwealth Privacy Act 1988. Our aim is to both support, and ensure that we comply with, the NPPs that form the basis of laws introduced to strengthen privacy protection for the general public.

This policy was adopted by Chifley Financial Services Limited (Chifley) ABN 75 053 704 706, and is effective from 22 July 2004.

Collection (NPP1)

Collection of personal information must be fair, lawful and not intrusive. A person must be told the organisation's name, the purpose of collection, that the person can get access to their personal information and what happens if the person does not give the information.

Approach

Chifley will only collect personal information which is necessary for the efficient operation of its activities, including as the holder of an Australian Financial Services Licence (AFSL Number 231148) and as a facilitator of home and investment loans through Chifley Home Loans. Whenever information is collected, the Company will advise the individual client from whom it is collected of the use to which the information shall be put, who it may be disclosed to or accessed by, the consequences of not providing it and of the fact that he or she is entitled to access the information held by Chifley.

Implementation

When designing forms, Chifley will ensure that only necessary information is sought from an individual. If an individual client submits information which has not been sought and which is not necessary, that additional information shall not be kept but shall be returned or destroyed (in this respect, return would be appropriate original documents that had been submitted or provided; while destruction would be appropriate where the individual had simply provided items of information).

If additional information is part of a document which contains necessary information, then the unwanted information should be blanked out before the document is scanned.

Chifley will ensure that it does not infringe any other statutes in relation to the collection of information. Whenever information is collected, Chifley will ensure that the individual concerned is aware of what is being collected, the use to which that information shall be put, who it may be disclosed to or accessed by and the consequences of not providing it. Individual clients will be advised about this Privacy Policy, and their rights to make complaints and to have incorrect information corrected. These objectives will be achieved by: providing a written notice to that effect in material and in forms; providing a written notice in prominent locations; and providing a readily accessible link to the material on the web site. Chifley will not provide information to other entities except as set out in this policy, with the individual's express or implied consent or as required by law and will advise

that such disclosures of information may occur. In relation to service providers, Chifley will only transfer information to those entities in association with a contractual requirement that those entities apply Chifley's Privacy Policy.

Use & Disclosure (NPP2)

An organisation should only use or disclose information for the purpose it was collected unless the person has consented, or the secondary purpose is related to the primary purpose and a person would reasonably expect such use or disclosure, or the use is for direct marketing in specified circumstances, or in circumstances related to public interest such as law enforcement and public or individual health and safety.

Approach

Chifley will not use information collected for the purpose of allowing the efficient operation of its activities, including as the holder of an Australian Financial Services Licence, for any other purpose without the implied or express approval or expectation of the individual concerned unless required or allowed by law.

Implementation

- Chifley may use or disclose information for the purpose of providing clients information about services or products which may interest them. To find out which organisations information may be disclosed to, clients should contact Chifley on 1300 369 901.
- Information will not otherwise be provided to any other organisation not closely related to Chifley for any other purpose unless the member consents or expects it, it is required or allowed by law and except for the transfer of information to service providers who will be contractually bound to observe this Privacy Policy.
- If Chifley is required to provide information to an entity under law, Chifley will ensure that a notation is made on the file that such information has been provided unless lawfully asked to refrain from doing so.

Data Quality (NPP3)

An organisation must take reasonable steps to make sure that the personal information it collects, uses or discloses is accurate, complete and up-to date.

Approach

Chifley will, whenever it provides information to clients based on data held by Chifley, provide avenues for them to seek changes to our records if that data is incorrect or incomplete.

Implementation

If Chifley discovers that information held is incorrect, we will change that information and add a notation to the file to that effect. Chifley will require its service providers to periodically run checks on data items where it is practicable to do so to estimate the quality of the data. If Chifley is advised that data is incorrect, Chifley will take immediate steps to ensure that the data is corrected.

Data Security (NPP4)

An organisation must take reasonable steps to protect the personal information it holds from misuse and loss and from unauthorised access modification or disclosure.

Approach

Chifley will ensure that all data held by it is protected from misuse and that access is restricted to those who need such access to enable Chifley to meet its obligations. Personal information will be de-identified when it is no longer required.

Implementation

Chifley will restrict access to data to those staff who are require to use that data in carrying out their jobs. Chifley will ensure that all staff are trained in the requirements imposed by this Privacy Policy. Chifley will ensure that physical access to information is restricted by means of security locks on all areas where information is kept. Where physical records are maintained (ie where material is not scanned and physical material in the process of being scanned), the material will be kept in lockable cupboards (which will be locked at the end of each day's business). If physical records are moved, records will be kept to ensure that movements are recorded and that it is known where such material is at any time. Chifley will implement a Security Policy which will include the following matters: Ensuring that the security of the computer systems is regularly audited and that security is maintained at the highest level at all times. All data will be backed up regularly and off-site copies maintained. All systems will be audited to ensure that only appropriate means can be used to change data and that appropriate procedures are being followed in this respect. Access privileges will be regularly reviewed to ensure that they remain appropriate. Appropriate measures will be put in place to ensure that the data cannot be accessed by unauthorised persons using the Internet. When an individual ceases to be a client and a period of 7years has passed, personal information held about that person will be de-identified; this will require that the information can no longer be accessed if it is held in electronic form and that it is shredded if it is a physical record.

Openness (NPP5)

An organisation must have a policy document outlining its information handling practices and make this available to anyone who asks.

Approach

Chifley's Privacy Policy is to be made available to members who seek to see it.

Implementation

Chifley will ensure that this Privacy Policy is made available to any client who asks to see it. Chifley will ensure that all clients are made aware that this Privacy Policy exists and that they have a right to see it. A brief summary of this Privacy Policy will be included in all information gathering activities including as an easily accessible page on the web site and in writing to be made available if requested.

Access and Correction (NPP6)

Generally speaking, an organisation must give an individual access to personal information it holds about that individual on request.

Approach

Chifley will make information held about an individual available to that individual on application (subject to sensitive medical information not being made available if medical advice is that it should not be made available to the member).

Implementation

If a client seeks access to the information held about him or herself, Chifley will provide that information; the information will be made available as a listing of current values of data items held (including any historical information held). Chifley will advise clients that they have a right to see the information held about them. Unless otherwise stated, Chifley will only make information about a client available to that person unless the person has provided a written authority for the information to be made available to another person. Requests for access to information are to be responded to with a minimum of delay and in all cases within 60 days. Chifley reserves the right to charge for large amounts of information which must be provided in hard copy. Chifley will change the information it holds if the person concerned provides correcting information but a record will be kept of what was changed and what other consequent actions were taken. If a dispute arises between the individual and Chifley as to which information is correct, the existing dispute resolution procedures are to be used; however, the person's right to have their alternative data noted is to be observed by attaching a notation of the fact that a dispute exists to the person's record and any material submitted by the person. If requested information cannot be found, Chifley will explain why the material cannot be found and suggest alternative sources if appropriate (eg the employer's records). Chifley does not expect that there will be many cases where access will be denied but, if such cases do occur, Chifley will state the reasons for the denial and will describe the review process to the person concerned and the fact that he or she can lodge a complaint with the Privacy Commissioner. Denial of access may be based on one of the following grounds:

- (a) in the case of personal information other than health information—providing access would pose a serious and imminent threat to the life or health of any individual; or
- (b) in the case of health information—providing access would pose a serious threat to the life or health of any individual; or
- (c) providing access would have an unreasonable impact upon the privacy of other individuals; or
- (d) the request for access is frivolous or vexatious; or
- (e) the information relates to existing or anticipated legal proceedings between the organisation and the individual, and the information would not be accessible by the process of discovery in those proceedings; or
- (f) providing access would reveal the intentions of the organisation in relation to negotiations with the individual in such a way as to prejudice those negotiations; or
- (g) providing access would be unlawful; or
- (h) denying access is required or authorised by or under law; or

- (i) providing access would be likely to prejudice an investigation of possible unlawful activity; or
- (j) providing access would be likely to prejudice: (i) the prevention, detection, investigation, prosecution or punishment of criminal offences, breaches of a law imposing a penalty or sanction or breaches of a prescribed law; or (ii) the enforcement of laws relating to the confiscation of the proceeds of crime; or (iii) the protection of the public revenue; or (iv) the prevention, detection, investigation or remedying of seriously improper conduct or prescribed conduct; or (v) the preparation for, or conduct of, proceedings before any court or tribunal, or implementation of its orders; by or on behalf of an enforcement body; or
- (k) an enforcement body performing a lawful security function asks the organisation not to provide access to the information on the basis that providing access would be likely to cause damage to the security of Australia.or
- (l) providing access would reveal evaluative information generated by Chifley in connection with a commercially sensitive decision-making process (in which case Chifley may give an explanation for the decision instead).

Identifiers (NPP7)

Generally speaking an organisation must not adopt, use or disclose, an identifier that has been assigned by a Commonwealth government 'agency'.

Approach

Chifley will not use Commonwealth identifiers except as required by law.

Anonymity (NPP8)

Organisations must give people the option to interact anonymously whenever it is lawful and practicable to do.

Approach

Chifley will provide general information about financial planning and other services provided by it on an anonymous basis but, clearly, any information specific to an individual client must be made available only when he or she has appropriately identified themselves. One on one financial planning or applications for home or investment loans clearly cannot be done on an anonymous basis.

Transborder Data Flows (NPP9)

An organisation can only transfer personal information to a recipient in a foreign country in circumstances where the information will have appropriate protection.

Approach

Chifley will not transfer information to any foreign country unless with that person's written consent.

Sensitive Information (NPP10)

An organisation must not collect sensitive information unless the individual has consented, it is required by law or in other special specified circumstances, for example, relating to health services provision and individual or public health or safety).

Sensitive information means:

- (a) information or an opinion about an individual's:
 - (i). racial or ethnic origin; or
 - (ii). political opinions; or
 - (iii). membership of a political association; or
 - (iv). religious beliefs or affiliations; or
 - (v). philosophical beliefs; or
 - (vi). membership of a professional or trade association; or
 - (vii). membership of a trade union; or
 - (viii). sexual preferences or practices; or
 - (ix). criminal record; that is also personal information; or
- (b) health information about an individual.

Health information means:

- (a) information or an opinion about:
 - (i). the health or a disability (at any time) of an individual; or
 - (ii). an individual's expressed wishes about the future provision of health services to him or her; or
 - (iii). a health service provided, or to be provided, to an individual; that is also personal information; or
- (b) other personal information collected to provide, or in providing, a health service; or
- (c) other personal information about an individual collected in connection with the donation, or intended donation, by the individual of his or her body parts, organs or body substances.

Approach

Chifley will not collect sensitive information about individuals except where the individual has given express or implied consent or it is required or allowed by law. Such information, as well as financial information, may be made available in facilitating an application by the client for a home or investment loan or for the purpose of completing financial plans.

Clients have the right to have access to all personal information, with very limited exceptions, held about them by Chifley by applying to the following officer in relation to any privacy issue, including access, changes to incorrect information, copies of the Privacy Policy and general inquiries:

Privacy Officer
Chifley Financial Services Limited
Level 11, 28 Margaret Street
Sydney NSW 2000

Formal complaints about the way that Chifley handles personal information if a client is not satisfied with the response from the Privacy Officer, may be made to:

Complaints Resolution Officer
Chifley Financial Services Limited
Level 11, 28 Margaret Street
Sydney NSW 2000

If a client is not satisfied with the response provided by the Complaints Resolution Officer, he or she may take his or her complaint to:

Commonwealth Privacy Commissioner
GPO Box 5218
Sydney NSW 1042
Telephone: 1300 363 992