



statement of privacy policy

Ellwood Barry McPherson Pty Ltd (EBM) abides by the National Privacy Principles established under the Privacy Amendment (Private Sector) Act, 2000.

Collection of personal information

As a financial planning organisation, we are subject to certain legislative and regulatory requirements, which necessitate us obtaining and holding detailed information that personally identifies you and/or contains information or an opinion about you ("personal information"). In addition, our ability to provide you with a comprehensive financial planning and advice service is dependent on us obtaining certain personal information about you, including:

- details of your financial needs and objectives;
- details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, insurance cover and superannuation;
- details of your investment preferences and aversion or tolerance to risk;
- employment details and information about your employment history, employment circumstances, family commitments and social security eligibility.

Failure to provide the personal information referred to above may expose you to higher risks in respect of the recommendations made to you and may effect the adequacy or appropriateness of advice we give to you.

We will not collect any personal information about you, except when you have knowingly provided that information to us or authorised a third party to provide that information to us.

Generally, collection of your personal information will be effected in either face-to-face interviews, over the telephone, completion of written forms or online via email or EBM's website. From time to time, additional and/or updated personal information may be collected through one or more of these methods.

Use and disclosure

We will only collect, maintain and use personal information about you if it is necessary for us to adequately provide to you the services you have requested including:

- the preparation or review of your financial plan;
- the provision of advice to you;
- considering other areas relevant to your needs and objectives.

We will not use or disclose Personal Information collected by us for any purpose other than:

- the purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure; or
- where you have consented to such disclosure in writing; or
- where the National Privacy Principles authorise use or disclosure where required or authorised under law, in circumstances relating to public health and safety and in connection with certain operations by or on behalf of an enforcement body.

We are required under the Rules of Professional Conduct of the Financial Planning Association of Australia to make certain information available for inspection by the Association on request to ensure ongoing compliance with mandatory professional standards. This may involve the disclosure of your personal information.

We are also obliged, pursuant to the Corporations Act, to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission.

We may use the personal information collected from you for the purpose of providing you with direct marketing material, such as articles that may be of interest to you. However, you may request in writing not to receive such information and we will give effect to that request. Please allow 2 weeks for your request to be actioned.

We may disclose your personal information to superannuation fund trustees, superannuation fund administrators, accountants, lawyers, insurance providers, and product issuers for the purpose of giving effect to your financial plan and the advice provided by us, or for any secondary related purpose such as the preparation of tax returns, or estate planning documentation. If you have any concerns in this regard, you should contact us.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such 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. In the event that a sale of our business is effected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

Storage and security of personal information

Your personal information is generally held in your client file. Information will also be held in a computer database.

We will at all times seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. At all times, your personal information is treated as confidential and any sensitive information is treated as highly confidential. All computer-based information is protected through the use of access passwords on each computer. Data is backed-up each evening and stored securely off site.

In the event you cease to be a client of EBM, any personal information that we hold about you will be maintained in a secure off site storage facility for a period of up to 7 years, in order to comply with legislative and professional requirements, after which time the information may be destroyed.

Access and correction

You may at any time request access to your personal information in writing and we will (subject to the following exceptions) provide you with access to that information either by providing you with copies of the information requested, allowing you to inspect the information requested or providing you with an accurate summary of the information held. We will, prior to providing access in accordance with this policy, require you to provide evidence of your identity. Any charge we may make for providing this access will be reasonable.

We will not provide you access to personal information which would reveal any confidential formulae or the detail of any in-house evaluative decision making process, but may instead provide you with the result of the formulae or process or an explanation of that result.

We will not provide you with access to your personal information if:

- providing access would pose a serious threat to the life or health of a person;
- providing access would have an unreasonable impact on the privacy of others;
- the request for access is frivolous or vexatious;
- the information related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
- providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- providing access would be unlawful;
- denying access is required or authorised by or under law;
- providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security.

In the event we refuse you access to your personal information, we will provide you with an explanation for that refusal.

We will endeavour to ensure that, at all times, the personal information about you, which we hold is up to date and accurate. In the event that you become aware, or believe, that any personal information which we hold about you is inaccurate, incomplete or outdated, you may contact us by any of the methods detailed below and provide to us evidence of the inaccuracy or incompleteness or outdatedness and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information.

Complaints resolution

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us to provide details of your complaint. Your complaint will be responded to within 3 days, and it is our intention to use our best endeavours to resolve any complaint to your satisfaction as quickly as possible. However, if you are unhappy with our response, you are entitled to contact the office of the Privacy Commissioner, who may investigate your complaint further.

EBM website

The EBM website, www.ebm.com.au, contains links to other websites whose operator may or may not adhere to a privacy policy or be governed by the National Privacy Principles.

If you send us an e-mail requesting information, we will use your e-mail address and other information you supply to respond to your request. If we use this personal information to tell you about other EBM services, we will give you an opportunity to decline to receive such communications.



Contact Us

Ellwood Barry McPherson Pty Ltd
Financial Planners
Investment Consultants

ABN/ACN 83 010 805 937
AFSL 238319

Level 13, 300 Adelaide Street
Brisbane Qld 4000
GPO Box 2137
Brisbane Qld 4001
AUSTRALIA

P: + 61 7 3031 1610
F: + 61 7 3031 1611
E: mail@ebm.com.au