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PRIVACY POLICY

At Investment and Financial Planning (LIDASO Pty Ltd (660 636 420) ATF The Andrew Moody Family Trust (85 496 239 660) T/A Investment & Financial Planning is a Corporate Authorised Representative of Respect Financial Services Pty Ltd (80 624 859 758), Australian Financial Services Licensee, Unit 6, 41 Catalano Circuit Canning Vale WA 6155}, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth). This Privacy Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws, how you can access the personal information we hold about you and how to have that information corrected.

What personal information do we collect, hold and how do we use it?

When we advise you about your financial affairs we ask you for the information we need to understand your financial situation, needs and objectives. This can include a broad range of information ranging from your name, address, contact details and age to other information about your personal affairs including your assets, liabilities, financial situation and health. We provide any information needed to those with whom we deal with, on your behalf, to implement your financial, investment, insurance strategies and or manage your financial affairs.

We only collect sensitive information where it is necessary for us to do so to provide our services to you.

We also use your information to enable us to manage your ongoing requirements, e.g. financial affairs, our related entities services and or our relationship with you, e.g. invoicing, additional services, client surveys etc. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

From time to time we will use your contact details to send you direct marketing communications including offers, updates, events, articles or newsletters that we think will be of interest to you. We may also send you regular updates by email or by post on financial, investment, insurance and finance matters, if applicable. We always give you the option of electing not to receive these communications in the future. You can unsubscribe at any time by notifying us and we will no longer send this information to you.

We may also use your information internally and or share it with our related entities to help us improve and provide our services to you and help resolve any problems.

What if you don't provide some information to us?

We can only fully advise you about your financial affairs if we have all relevant information. If you do not provide us with some or all of the information that we ask for, we may not be able to advise or assist you.

You can contact us without using your name or by using a pseudonym. However, we may need your name or contact details to respond to you.

How do we hold and protect your information?

We strive to maintain the relevance, reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you in our client files, on our internal computers and servers. Our information technology service providers may use external servers for offsite backup and we may keep external hard-drives stored offsite. In some cases, your file is archived and sent to an external data storage provider for a period of time.

We ensure that your information is safe by limiting access to your data to authorised personnel only with password login access to electronic files. We maintain physical security over our paper and electronic data and premises, by using locks and security systems.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others. We may disclose your information to recipients in the United States of America for the purpose of required transaction notifications (E.g. Form W-8 BEN). We may disclose your information to recipients overseas for the purpose of administrative tasks, such as: research for and the production of Statements of Advice and Records of Advice. We may also store your information in the 'cloud' for the purposes of data storage, file backups and or attending to your affairs. These 'cloud' service providers may be in countries not regulated by laws, which protect your information in the way that is similar to the Privacy Act. If a recipient is not regulated by laws, which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them. We will not be accountable for any recipient's breach of Australian privacy laws and you will not be able to seek redress under those laws.

We will disclose your information to any service provider or lenders that you choose to deal with and may need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf, external data storage providers or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will take all reasonable steps to ensure that they protect your information in the same way that we do.

We may provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

How can you check, update or change the information we are holding?

If you wish to access or correct your personal information, please write to us and contact our Privacy Officer.

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.
We do not charge for receiving a request for access to your personal information or for complying with a correction request.

In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

What happens if you want to complain?

If you have any concerns about whether we have complied with the Privacy Act or this Privacy Policy when collecting or handling your personal information, please write to us.

Your complaint will be considered by us through our internal complaints resolution process and we will try to respond with a decision within 30 days of you making the complaint.

Your consent

By asking us to assist with your financial affairs and needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

Updating this policy

This Privacy Policy was prepared on 15/09/2023. We may update it at any time. The new version will be available by contacting us.

Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact us.