



# **Privacy Policy**

## Interpretation

In this policy, the expressions “we”, “us” and “our” may refer to either:

- ❖ **Focused Financial Advice Pty Ltd** (“FFA”) as the entity providing services to you in its capacity as the holder of Australian Financial Services Licence (“**AFSL**”) number 286219; and
- ❖ Any of FFA’s financial advisers or employee representatives.

## Your Privacy

We are committed to protecting your personal information. The following is an overview of how we maintain the privacy of the personal information we collect about you through our services. We have also included instructions of what to do if you have any complaints about a suspected breach of privacy, how you can access the information we have about you and, if necessary, how to have your information corrected.

## Privacy Collection Statement

To provide comprehensive financial planning advice, we gather personal and financial details directly from you and, with your authorisation, we may also collect information from other sources such as your employer or accountant. If the information you supply is incomplete or inaccurate, we may be unable to conduct a thorough assessment of your needs and deliver recommendations that are appropriate or suitable for your circumstances.

We may also use the information you provide to us to implement the advice we have formulated for you and helps us assist you in applying for products on your behalf. We may also use your contact details to manage our interactions with you and may include contacting you, sending you updates, articles and newsletters via post or electronically. You always have the option to choose not to receive these communications by notifying us of your wishes.

Any information you provide to us will be kept confidential and secure. We are required by law to hold on to relevant information for a period of time, and this information is held in soft copy in a personalised folder that is regularly backed up.

If you have a complaint or suggestion about how we manage your privacy, please contact us and we will try to respond within 30 days. You may ask us for access to your personal data and to correct it at any time. To request access or to correct your data, please contact us by:



(02) 4032 5672



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We are required to implement client identification processes under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth; **AML/CTF**). To meet our obligations, we are required to verify your identity using documents such as passports or driver licences.

Personal information is always treated confidentially and only used in accordance with our Privacy Policy. Below are some examples of how we may use the information we collect from you:

- ❖ We may have access to your information as part of providing you with financial advice and services;
- ❖ It may be necessary for us to disclose information in the future to other financial advisers, brokers, and those whom we authorise to review customers' needs and circumstances periodically;
- ❖ We may provide your information to external service providers in Australia and overseas who provide administrative, financial or other services to assist your adviser;
- ❖ The information you provide to us about your personal financial needs may be used to provide you with ongoing information about opportunities that may be useful or relevant to your financial needs;
- ❖ When we are legally required to disclose information about you, or you have given us your consent, we may disclose that information to third parties. The information you provide may also be shared with any person authorised by you to receive it.
- ❖ The information you provide about your financial needs may be used to provide you with ongoing information about opportunities that may be useful or relevant to you.

We implement safeguards to prevent misuse, loss, unauthorised access, modification or disclosure of your information. You can contact us at any time to access or update the information we hold about you.

## Identity Verification Consent Statement

As a part of Focused Financial Advice's Anti-Money Laundering and Counter-Terrorism Financing (**AML/CTF**), Know Your Customer (**KYC**), and related compliance policies, we are obliged to verify your identity prior to the implementation of any services. You may opt to verify your identity remotely via our trusted third-party platform, or in person by arranging an appointment.

The personal data we may collect for this purpose may include, but is not limited to, your full name, date of birth, current address, and a valid form of Australian identification. This information will be verified and compared with the data you provide.

We require your explicit consent to collect this personal data from you, and we will not proceed with the verification process nor the implementation of any services without your explicit approval.

To proceed with the implementation of any financial advice or services, we require your explicit consent to collect your personal information for identity verification purposes. This information will be processed in strict accordance with our privacy policy.