



CONCEPT
BENEFIT PLANNING

Privacy Act Information

How is my personal
Information protected?

**Privacy Legislation:
Our Commitment to
Your Privacy**

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NNP 1 – Collection

Must only collect personal information that is necessary for the purpose.

Collection of personal information must be fair and not intrusive.

Must take reasonable steps to ensure the person from whom personal information is collected is aware:

- Of the identity of the organization
- That they can access information
- Why the information is being collected
- To whom the information will be disclosed
- The consequences if they do not provide the requested information

Must be collected from the individual directly if reasonable and practicable.

If personal information is collected from a third party, reasonable steps must be taken to ensure the individual is aware of the items identified under bullet point three above.

NNP 2 – Use and Disclosure

Use and disclose of personal information must only be for the purpose that it was intended for, or for strongly related secondary purposes. In some cases it may be used or disclosed for specified direct marketing, public interest or safety, or law enforcement.

For direct marketing purposes the customer must be given the option not to receive further communications both at the time of first contact and any time afterwards.

NNP 3 – Data Quality

Data quality must be good and reasonable steps must be taken to ensure personal information is accurate, complete and up to date when collected and used.

NNP 4 – Data Security

Data must be kept safe from misuse, loss and unauthorised access. Personal information that is no longer needed must be destroyed or permanently de-identified.

NNP 5 – Openness

A Clear Privacy Policy statement must be available outlining the personal information handling practices of the organization. On request, reasonable steps must be made to let a person know what personal information it holds and for what purposes; how it collects, holds, uses and discloses that information.

NNP 6 – Access and Correction

Access to and correction of personal information must be made available on request by the individual. A reasonable fee may be charged for the cost of processing your access request.

Reasonable steps must be taken to correct information.

NNP 7 – Identifiers

Commonwealth government identifiers (such as TFN's) cannot be adopted, used or disclosed.

NNP 8 - Anonymity

Where lawful and practicable, individuals have a right not to identify themselves. This may not be practical in the insurance & financial services industry where we may need your details to process your claim or access your funds.

NNP 9 – Transborder Data Flows

Transfer of information may only occur to a foreign country if the recipient is subject to a law similar to the NNP's; or the individual has consented; or the transfer is necessary for the performance of the contract between the individual and the organization.

NNP 10 – Sensitive Information

Sensitive information must not be collected unless the individual has consented, or in some special circumstances as required by law (such as public health and safety).

This brochure provides a summary only of some of the key requirements of the new privacy Act and the National Privacy Principles. The brochure does not constitute advice on the impact of the Privacy Act on the individual or business operation.

Until now the insurance and financial services industries have been governed by industry codes of conduct in relation to privacy of our client information.

The insurance and financial services industry has traditionally taken the responsibility of the privacy of client information seriously. Therefore, we embrace the provisions of the Privacy Amendment (Private Sector) Act 2000 that came into effect 21 December 2001.

The act has been introduced to govern the way private sector businesses and organizations handle the personal information of individuals. The aim is to ensure that organizations handle the information responsibly and to give the individual some control over the collection, use and disclosure of their personal information.

The provisions also aim to provide a consistent national approach to the way the private sector handles this type of information.

The definition of “**personal information**” is the key to the operation of the Act. Personal information is broadly defined and includes any information or opinion related to an individual. It is not limited to information supplied by a client, but also the information created by Advisers or sourced from doctors or claims assessors. Personal information may be collected through a range of activities including; client questionnaires, application forms, adviser notes of a client meeting or telephone instructions from a client.

The act requires an organization to comply with ten National Privacy Principles (NPP’S), a summary of which follows overleaf.

New privacy legislation commencing on 21/12/01 requires your consultant and Concept Benefit Planning to make the following disclosure before collecting your personal information:

- Your consultant collects personal information in order to give you insurance advice appropriate to your investment objectives, financial situation and particular needs. Depending upon the types of services you require, this may involve preparation of a plan, providing insurance advice, recommending and implementing insurance and reviewing and monitoring your insurance portfolio.
- In connection with these purposes, your consultant may need to disclose your personal information to one or more of Concept Benefit Planning, staff and associates, insurance providers, superannuation trustees and third parties which provide administrative services (such as reporting) in respect of your policies and for regulatory compliance monitoring purposes.
- Your consultant is required, pursuant to the Corporations Act and Australian Securities and Investments Commission regulations to collect information about you for the purpose of providing you with the services referred to above. If you do not provide the information requested, your consultant might not be able to provide you with the services you require.
- You are entitled to obtain access to the information your consultant holds about you from Concept Benefit Planning .