

PRIVACY POLICY

1. Introduction

Roan Financial Group Pty Ltd we recognise the importance of privacy and is committed to protecting the privacy of individuals when handling their personal information.

This Privacy Policy explains how we collect, hold, use, disclose, protect and otherwise handle personal information in an open and transparent manner in accordance with the Australian Privacy Principles contained in the *Privacy Act 1988* (Cth). By providing us with your personal information you consent to us using, disclosing and otherwise handling it in accordance with this Privacy Policy as updated from time to time.

2. Personal information that we collect and hold

We may collect and hold your personal information for purposes relating to:

Primary activities of financial planning for which personal information collected:

For example, we may collect and hold your personal information to:

- provide you with information about our products and services”
- preparation of a financial plan and recommendations

The kinds of personal information that we may collect and hold include your personal information inclusive of:

- Name
- Date of birth
- Telephone number
- Street address
- Postal address
- Email address
- Payment information
- Tax File Number
- Image (Proof of Identification)
- Website address

Where you do not provide us with all or some of your personal information that we request then the following consequences of not providing personal information are:

1. We cannot legally identify you under Anti-Money Laundering and Counter-Terrorism Finance Act 2006; - AUSTRAC LAW
2. We may not be able to provide you with our products or services.

3. Click stream data that we collect and hold

We may use cookies, web beacons or similar technologies to collect de-identified information about your visits to our website www.roanfinancialgroup.com (“**Website**”) for the purpose of improving your experience browsing our Website. For example, when you visit our Website we may collect your server address, domain name, operating system, browser type, pages accessed, documents downloaded, previous visits, referring website, and visit date and time. You may set your browser to disable cookies but some parts of our Website may not function properly if cookies are disabled.

4. How we collect and hold personal information

We will usually collect your personal information directly from you. For example, we will collect your personal information when you:

- You make an appointment with our firm.
- Initial appointment we will obtain Proof of Identification under Anti Money Laundering Counter-Terrorism and Finance Act 2006.
- Formulation of a financial plan
- Complete investment/superannuation/insurance applications in your name.
- Request us to provide you with information about our products or services
- Request us to make alterations to existing products
- Request to make alterations to personal information held at Roan Financial Group Pty Ltd.

We may also collect your personal information from a third party or publicly available source where it is unreasonable or impracticable to collect the information directly from you.

For example, we may collect your personal information from fund manager, risk insurance companies, recruitment agencies, ATO and credit reference agencies."

We may collect your personal information in a variety of different ways including e.g. "in person or by telephone, letter, facsimile, email or you visiting our Website".

We may hold your personal information that we collect in both physical and electronic storage facilities including e.g. "paper-based files and computer databases".

5. How we use and disclose personal information

We may use and disclose your personal information that we hold for purposes relating to primary activities for which personal information used and/or disclosed e.g. "the promotion and provision of our products and services". For example, we may:

- use your personal information to provide you with information about our products or services
- when you request us your personal information
- disclose your personal information to our suppliers to enable us to provide you with our products or services

We will not use or disclose your personal information for any other purpose without your consent except where required or authorised by law.

For example: we will not sell or rent your personal information to any third party for marketing purposes without your consent.

6. How we protect personal information

We will take all reasonable steps to protect your personal information that we hold from misuse, interference and loss, and from unauthorised access, modification or disclosure using both physical and electronic security measure. For example, we will protect your personal information that we hold through the use of our secure premises, locked cabinets, video surveillance, secure databases, password access, anti-virus software, data transfer encryption and firewalls"

By providing us with your personal information over the Internet you accept that such information will be transmitted at your own risk as the security of such information cannot be guaranteed.

We will not retain your personal information if we no longer need it for any purpose for which we may lawfully use or disclose it and we are not authorised or required by law to retain it.

7. Personal information access and correction

You may request us to provide you with access to any of your personal information that we hold. We may charge a fee for giving you access to your personal information upon request.

You may also request us to correct any of your personal information that we hold which is inaccurate, out-of-date, incomplete, irrelevant or misleading.

You should promptly notify us if you become aware that any of your personal information that we hold is inaccurate, out-of-date, incomplete, irrelevant or misleading."

8. Privacy Policy updates

We may update this Privacy Policy from time to time to take into account changes in our practices for the handling of personal information by publishing an amended Privacy Policy on our Website. You should regularly review the most recent version of this Privacy Policy available on our Website.

9. Our contact details

If you require access to or seek correction of any of your personal information that we hold, or should you have any queries or require a complaint dealt with about our handling of your personal information, please contact our Privacy Officer using the contact details below:

Privacy Officer

Toni Roan

Phone: 0263618100

Email: compliance@roanfinancial.com

Address: Level 1, Suite 2/179A Anson Street, Orange NSW 2800

This Privacy Policy is effective as of 12 March 2014