

Matrix Privacy Policy Statement

Your privacy is important to us. This statement outlines Matrix's policy on how we manage the personal information we hold about you, our customer.

It is Matrix's policy to respect the confidentiality of information and the privacy of individuals. Matrix is bound by the National Privacy Principles contained in the Commonwealth Privacy Act.

Matrix's Privacy Policy Statement will be reviewed from time to time to take into account new laws and technology, changes to our operations and practices and to make sure it remains appropriate to the changing environment. Any information we hold will be governed by the most current Matrix Privacy Policy Statement.

Matrix's Privacy Policy is Based on Openness

We are committed to being open about how we use personal information. Your personal information will be collected and held by Authorised Representatives, Staff and related body corporate of Matrix Planning Solutions Limited (Matrix), an Australian Financial Services & Credit Licensee.

Why Does Matrix Collect Personal Information?

Our business is to understand and meet our customers' needs over their lifetime for a wide range of financial and other services. To do this effectively, we need to collect certain personal information. In most cases, your personal information will be collected when you meet with your adviser, provide your information via telephone or electronic and written material. In some instances, your information may also need to be collected from third parties such as your accountant, mortgage broker or solicitor.

Our advisers provide many financial products and services under the Matrix. They include (but are not limited to):

- Life insurance products protecting against risks
- Investment products to build wealth
- Superannuation and retirement income products to provide for retirement
- Financial planning advice, lending service or advice and other services to help individuals understand their financial needs and make financial and investment decisions

Collecting personal information also allows us to meet legal obligations we might have.

What Kind of Personal Information Do We Ask For?

Because of the nature of the products and services provided, government regulations and taxation laws, we ask for a range of personal information from our customers.

The type of personal information we may collect can include (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, account balances, tax and financial statements, social

security details, insurance, employment details and any other information we consider necessary. This may also include sensitive information about you. For more details, see the section 'Sensitive information is subject to greater restrictions'.

We obtain most of the information directly from our customers through applications or other forms, and from maintaining records of information provided in the course of ongoing financial planning advice or customer service.

If you choose not to provide the information, we may not be able to provide you with the requested product or service.

How Do We Use This Information and Who May We Disclose It To?

While we may send you marketing material from time to time we think will be useful to you, we are conscious of the need to respect your privacy.

Unless you are informed otherwise, the personal information we hold is used for establishing and managing your financial products or services, lending products or services, reviewing your ongoing needs, enhancing customer service and product options and giving you ongoing information or opportunities that we believe may be relevant to your financial needs and circumstances.

We use the personal information we collect about Matrix Planning Solutions Ltd clients to fulfil our legal obligations.

Depending on the product or service concerned and particular restrictions on sensitive information, this means that personal information may be disclosed to:

- Other areas within the Matrix group who provide financial and other services
- Financial planners, brokers and those who are authorised by Matrix to review customers' needs and circumstances from time to time
- Services providers and specialist advisers to Matrix who have been contracted to provide Matrix with administrative, financial, insurance, accounting, legal, information technology, research or other services
- Other insurers, credit providers, courts, tribunals and regulatory authorities as agreed or authorised by law
- Credit reporting or reference agencies or insurance investigators
- Organisations in connection with the sale or proposed sale of all or part of the Matrix and/or adviser's business and to the use of that personal information by those organisations for those purposes
- Austrac the government agency who oversees Anti Money Laundering and Counter Terrorism. Before we arrange products or services we are required to validate client identity. We will request and copy some personal documents only for that purpose. Also we are required to provide details of certain transactions and entities where we hold reasonable suspicion of suspect nature.

Generally, we require that organisations outside Matrix who handle or obtain personal information as service providers to Matrix acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the National Privacy Principles and this policy.

Sensitive Information is Subject to Greater Restrictions

Some personal information we hold is 'sensitive'. Sensitive information relates to a person's racial or ethnic origin, membership of political bodies, religions or trade unions, sexual preferences or activities, criminal record, state of health and medical history.

The way we use tax file numbers and information received from a credit reporting agency about an individual is also restricted by law.

Sensitive information is usually needed for applications for personal insurance and to manage claims on those products. It may also be relevant to credit and other applications. It is Matrix policy that sensitive information will be used and disclosed only for the purposes for which it was provided, unless the customer agrees otherwise or the use or disclosure of this information is allowed by law. Documents asking for sensitive information will explain this.

Management of Personal Information

Matrix trains its employees, financial planners and their staff who handle personal information to respect the confidentiality of customer information and the privacy of individuals. Matrix regards breaches of your privacy very seriously and will impose appropriate penalties, including dismissal.

Matrix has appointed a Privacy Officer to ensure that Matrix's management of personal information is in accordance with this statement and the Privacy Act.

How Do We Store Personal Information?

Safeguarding the privacy of your information is important to us, whether you interact with us personally, by phone, mail, over the internet, or other electronic medium. We hold personal information in a combination of secure computer storage facilities and paper-based files, and take steps to protect the personal information we hold from misuse, loss, unauthorised access, modification or disclosure.

We may need to maintain records for a significant period of time. However, when we consider information is no longer needed, we will remove any details that will identify you or we will securely destroy the records.

How Do We Keep Personal Information Accurate And Up-To-Date?

Matrix endeavours to ensure that their personal information it holds is accurate and up-to-date. We realise that this information changes frequently with changes of address and other personal circumstances. We can generally update your customer information over the telephone.

You Have The Right To Check What Personal Information About You Is Held By Us

Under the Commonwealth Privacy Act, you have the right to obtain a copy of any personal information which Matrix holds about you and to advise Matrix of any perceived inaccuracy. The Act does set out some exceptions to this.

To make a request, you will need to submit your request in writing, verifying your identity and specifying what information you require.

We will acknowledge your request within 14 days and respond promptly to it. We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise the likely cost in advance and can help to refine your request if required.

What If You Have A Complaint?

If you consider that any action of Matrix breaches this Privacy Policy Statement or the National Privacy Principles or otherwise doesn't respect your privacy, you can make a complaint. This will be acted upon promptly.

To make a complaint, please forward it in writing to:

The Privacy Officer
Matrix Planning Solutions Limited
Level 3, 31 Market Street
SYDNEY NSW 2000

If you are not satisfied with our response to your complaint, you can phone the Privacy Enquiries Line at the Australian Information Commissioner's office on 1300 363 992.

