

About Charter Financial Planning

Charter Financial Planning (Charter) is a member of the AMP group.

Charter is a holder of an Australian Financial Services Licence, issued by ASIC.

What does privacy mean for me?

Privacy is important to us and to our clients. The privacy laws ensure that you understand:

- we maintain a record of your personal information,
- how we use your information, and
- to whom we may disclose your information. In addition it reinforces our commitment to keeping your information up to date and secure.

What types of personal information about me does Charter hold?

We collect and hold information about you that is both relevant and necessary in order for us to provide you with financial advice and services. The information we hold depends on the services provided and may include information about your identity, personal objectives, financial position, health, lifestyle and financial plan.

We will always endeavour to obtain your information directly from you.

How does Charter use my personal information?

Our primary purpose in collecting your personal information is to understand your financial and lifestyle goals and provide you with appropriate financial advice.

Your information is used to develop a financial plan which aims to bridge the gap between where you are now and where you would like to be.

At any time, we may need to appoint another financial adviser, within the Licensee, to manage your financial needs and services. You will be advised of any change to your financial adviser in writing. Your new adviser will be provided access to your information.

We may also use your information to bring to your attention other strategies, services or products that may be relevant to your financial plan.

Who does Charter disclose my personal information to?

Your information is only disclosed to other parties as are necessary for us to provide our services to you. Other parties may include fund managers, life companies, other Licensees and related parties. In addition, we will disclose your information where we are required to by law.

We will not pass your information to other parties for any purposes other than those for which you have been informed.

How do I get access to the personal information Charter holds about me?

You may request access to the information we hold about you by contacting your financial planner or Charter directly. Upon receipt of your request we will endeavour to service your request as fully and as quickly as possible.

In some circumstances access to your information or parts thereof may not be possible. If this is the case we will inform you as to why and, where practicable, make alternative arrangements. Depending on the requirements a fee may be charged to service requests.

How do I make a complaint?

If you are not satisfied with our privacy arrangements, please contact your financial planner who will seek to resolve your concerns within three working days. If this is not possible, you will be referred the Licensee.

If you are not satisfied with the Licensee response to your complaint, you may contact:

Director of Compliance Office of the Australian Information Commissioner GPO Box 5218 SYDNEY NSW 1042