Togethr Financial Planning - Privacy Collection Statement

1. Introduction

Togethr Financial Planning Pty Ltd ("Togethr") trading as Catholic Super Financial Planning and Equip Financial Planning is required to comply with the Privacy Act (Cth) 1988 and the Australian Privacy Principles in relation to the protection of your personal information. In this document Togethr Financial Planning Pty Ltd is referred to as “we”, “our” and “us”.

We respect your privacy and are committed to complying with privacy law obligations and protecting and maintaining the privacy of your personal information. This Privacy Collection Statement sets out the main reasons why we collect your personal information, how we keep it secure, and how we comply with the Australian Privacy Principles.

2. How do we collect and hold personal information and why?

In providing financial services to clients, we collect and hold personal, and sometimes health, information about you. This information can be held in both hard copy and electronic format.

We collect this personal information directly from you when your client profile is created and when you meet or talk with us about your financial planning needs. We also obtain information about your super account, balance, membership status contribution history and related details from Togethr Trustees Pty Ltd, the trustee for Equip Super and Catholic Super. We will only collect sensitive information with your consent. In limited cases we will also collect your information indirectly, for example, from your attorney or professional adviser or financial product provider, but only when you have provided your consent to this.

In some instances, you will provide us with the personal information of other individuals (such as your nominated beneficiaries) and you should notify them that you have provided their details to us.

Personal information about you is collected to:

- Establish and verify you as a client;
- Establish your identity;
- Provide advice to you about investments and strategies;
- Prepare a financial plan for you;
- Assist in implementing investments recommendations for you;
- Manage and resolve complaints relating to you; and
- Conduct research regarding our clients generally.

3. What kinds of personal information do we collect?

Personal information is any information or opinion that identifies you or enables you to be reasonably identified. Personal information also includes sensitive information, which includes information about your health.

The kinds of information that we hold and collect about you includes:

- Personal particulars (name, date of birth, gender);
- Tax File Number;
- Proof of identity (for example, certified copies of a valid driver's licence, birth certificate or passport);
- Contact details (including addresses, email and phone numbers);
- Details of assets and liabilities of all types
- Centrelink and other government agency information;
- Bank account details;
- Superannuation membership, balance and contribution history;
- Occupation and salary details;
- Family details (including dependants);
- Level of insurance cover;
- Level of general insurance held; and
- Sensitive health information about you if you have applied for insurance cover or lodged a claim for an insurance benefit with us or an insurer.

4. Consequences if information is not provided

If you choose not to provide information we request, or if the information you provide is incomplete or inaccurate, it may: ´ delay the provision of financial advice or services ´ result in the provision of inappropriate financial advice or services ´ result in you paying more tax than might otherwise apply ´ prevent us from being able to contact you, and ´ prevent us from assisting you to implement any financial plans.

5. To whom do we disclose your personal information?

There are some instances when we will need to provide your personal information to third parties. These third parties include:

- Insurers, medical consultants, professional advisers, financial institutions, lawyers, mailing houses, auditors and external service providers who are contracted by us for the purpose of providing the services;
- Dispute resolution bodies such as the Australian Financial Complaints Authority (AFCA) and the Office of the Australian Information Commissioner (OAIC) for the purpose of dispute resolution;
- External research houses to assist us in the provision of services and product research;
- Togethr Trustee Pty Ltd, because it provides business services to us;
- International government agencies where expressly required by law; and
- Government agencies such as the Australian Prudential Regulation Authority (APRA), the Australian Transaction Reports Analysis Centre (AUSTRAC), the

Australian Securities and Investments Commission (ASIC), the Australian Taxation Office (ATO) and other bodies where expressly authorised by law.

Outside of these disclosures, your information is kept confidential and is only disclosed to you or to your authorised representative. An authorised representative is a person to whom you have given consent to access your personal information and may include a lawyer, spouse or legal personal representative.

Whenever we disclose your personal information to a third party, we seek to ensure that your privacy is protected to the same standards as required by us.

5. Do we disclose personal information overseas?

Some of the suppliers we use or services we procure may have operations in or be based overseas. This may mean that your personal information may be stored or disclosed overseas. When this occurs, we ensure that the suppliers operate in accordance with privacy laws and standards which meet the Australian Privacy Principles. The list of overseas countries where information may be disclosed is available by reviewing our privacy policy.

6. Togethr Financial Planning Privacy Policy

Our Privacy Policy provides you with more information about how we manage your personal information including:

- How your personal information is stored and protected;
- Access to your personal information and seeking to correct the personal information we hold about you; and
- Making a complaint about a breach of privacy by us and how we manage complaints.

Our Privacy Policy is available at www.equipsuper.com.au/privacy, www.csf.com.au/privacy or by contacting us on the details below.

7. Contact details

You can contact us in relation to any client rights as follows:

The Manager Financial Planning

Post: Level 12, 330 Collins Street Melbourne VIC 3000

Phone: 1800 065 753