

## Our Privacy policy, Securing of personal information

Acumen Accounting & Business Services Pty Ltd ATF Acumen Trust (Acumen) provides a wide range of services, this policy describes how your personal information is handled by us in accordance with the Privacy Act and National Privacy Principles. Acumen is a corporate authorised representative and as such we are also obligated to adhere to our licensees (Osuper Pty Ltd) privacy policy.

You can obtain a copy of the Privacy Principles from the [Office of the Australian Information Commissioner website](#).

As an authorised representative, registered tax agent and financial planning organisation we are subject to certain legislative and regulatory requirements, as part of our business we obtain and hold personal information about our clients. This personal information identifies our clients and may contain information or statements about our client's personal information. Your privacy is important to us, that is why we take all reasonable steps to protect your personal information.

### Collecting your personal information

We may collection your personal information in a number of ways, face to face interviews, over the telephone or on-line through a client details/engagement form. From time to time we may contact you to collected updated or additional personal information through one of these methods.

### What information we may hold

- Information about your identity; such as name, date of birth, gender, address
- Financial information such as; your assets and liabilities, expenses and income
- Health information such as; insurance policies and health fund
- Your tax file number and residency status
- Other personal information that is relevant to the services we provide you
- Social security information
- Information relating to your financial goals, such as; risk profile

### How do we use your information

We use this information to provide you advice, and other services that you may request from time to time that is tailored to you personally situation.

- Preparation financial advice for you
- Review financial advice we have provided, and provide ongoing advice
- Prepare and lodge government documents and forms on your behalf
- Manage our relationship with you
- To contact you about information that is important and or relevant to you
- Comply with laws
- To provide you with offers or marketing material the we feel are appropriate. You can unsubscribe from receiving marketing material at anytime
- To provide the services for which you have requested or for related purposes where you would reasonably expect such use or disclosure
- Where allowed or required by the law we may collect use and exchange your information for other reasons; such as to a law enforcement body

## Who do we share your information with

- Service providers, such as; IT support, technology service provider, data storage providers, cloud service providers
- Auditors
- Government and law enforcement agencies as required by law
- Our agents and representatives
- Businesses that we work with, and that assist us in providing services to you. Such as software supplies, contractor and sub-contractors, and marketing support
- Other persons and organisations as required to facilitate the service and advice we provide to you such as lawyers, paraplanners, process outsourcing organisation
- We may be required to make certain information available for inspection by our professional associations as part of ongoing compliance with standards and quality control activities. This may involve the disclosure of your personal information.
- We are also obliged pursuant to the Corporations Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission.

The persons and companies that we share your information with may be situated inside or outside of Australia depending on the services they provide. Where they are situated outside of Australia we take all reasonable steps to ensure the security of your personal information and only engage such companies via a written agreement that we feel is reasonable given the access they have to your personal information.

We may also use your information to tell you about products and services that we think you may be interested in. In providing this information we may contact you by;

- Email
- Post
- Phone
- SMS
- Social media, or
- Through our website

If you no longer wish to receive marketing information you can let us know at any time by contacting us via email at [admin@acumenaccounting.com.au](mailto:admin@acumenaccounting.com.au) or by phone 07 4633 9800.

## Keeping your information safe

Security is important to us, and we take reasonable steps to ensure we have the necessary things in place to keep your personal information secure. All persons and organisations we engage with is via written agreements that we feel is appropriate give the access they have to your personal information.

- Hard copy information is stored at our offices
- Onsite electronic data storage is on servers situated behind leading industry standard firewall. All servers are protected by industry leading virus and malware protection software, all data is backed up offsite daily, and only accessed by authorised personal. With today's online world it is not possible to guarantee your data is 100% secure, but we take all reasonable steps to ensure its security.
- Offsite electronic data is stored with industry leading cloud service providers. The data is backed up daily. Access is by authorised personal only.
- Access to your information is controlled to authorised personal, and is protected via password, and offsite access via encrypted traffic only
- Staff and contractors are reminded of the importance of keeping personal information secure

## Correcting your information

You can contact us at any time to update your information. If your personal information changes you should contact us as soon as practical update your information.

You can ask for a copy of your personal information that we hold by contacting us at any time and requesting it. We will endeavour to provide you with the information however may choose not to provide the information where we are allowed under the law, or charge you a fee to do so where permitted by law. Where we have agreed to provide the requested information, we will endeavour to do so within 7 to 14 days of the request, in some instances it may take longer.

## Making a privacy complaint

If you feel we have not dealt with your personal information correctly, or a request to access your personal information you can make a complaint by contacting us. We will firstly try to address your complaint immediately. However, sometimes things are more complex so we may collect information from you to help us resolve the issue. We will keep you informed along the process and endeavour to sort most complaints out within 7 days. However, it may take us as long as 45 days to provide a final response to your complaint. If you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

If we are unable to resolve your financial services related complaint or have a complain regarding a super annulation matter you can contact the Credit Services Ombudsman or the Superannuation Complaints Tribunal (SCT) respectively.

### **Office of the Australian Information Commissioner**

GPO Box 5218  
Sydney NSW 2001  
Phone 1300 363 992  
Visit [oaic.gov.au](http://oaic.gov.au)

### **Credit & Investments Ombudsman (CIO)**

Phone 1800 138 422  
[info@cio.org.au](mailto:info@cio.org.au)  
Reply Paid 252  
South Sydney NSW 1234  
Our membership number M0034504.

### **Superannuation Complaints Tribunal (SCT)**

Phone 1300 884 114  
[info@sct.gov.au](mailto:info@sct.gov.au)  
Locked Bag 3060  
GPO Melbourne VIC 3001

### **Acumen Accounting & Business Services Pty Ltd**

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