

## Privacy Acknowledgement and Consent

In this document 'We', 'Us' and 'Our' refer to: Matrix Planning Solutions Limited ("Matrix"), and its representatives. Matrix can be contacted by writing to Level 14, 20 Bond Street, Sydney, NSW, 2000 or by telephone on 1300 663 334.

'You' and 'Your' refer to: the person whose information we collect and hold in order to give advice about financial products and services.

### Collection of Personal Information

Your privacy is important to us. Privacy laws apply to how we collect, maintain, use and disclose your personal information.

Because of the nature of the products and services provided, government regulations and the impact of Australian or international legal or regulatory obligations and taxation laws on us, or on the providers of products and services to our clients, we ask for a range of personal information.

We collect personal information about you so we can advise you about financial products and services, credit products and services, administer our relationship with you and to provide you with information on other services we provide such as sending you educational information and materials relating to the financial planning and credit services. The personal information we collect from you will depend on the advice involved, but includes your name, address, contact details, business details, financial information, estate planning details and in the case of an application for life insurance, medical and lifestyle information.

On some occasions, we may need to obtain your personal information from a third party such as your accountant with your consent.

### Organisations to Which This Policy Applies

We are permitted by the Privacy Act to disclose personal information (other than sensitive information) to the following entities:

- Prospera Pty Ltd (ABN 86 106 749 231). Matrix Advisers may formulate financial planning strategies using the Prospera software.
- ClearView Group, including ClearView Life Assurance Limited (ABN 12 000 021 581), ClearView Life Nominees Pty Limited (ABN 37 003 682 175) and ClearView Financial Management Limited (ABN 99 067 544 549).

These companies are also bound by the Privacy Act in relation to the use and disclosure of your personal information.

### When Your Personal Information May Be Disclosed to Overseas Recipients

Generally, when carrying out our business activities and meeting our legal or regulatory obligations, we do not disclose your personal information to overseas recipients. An exception to this occurs when, to assist our Advisers to provide services to our clients, information is filed on customer relationship management tools which are typically located in the United States of America. We take reasonable steps to ensure that overseas recipients have secure processes in place to protect your information against unlawful access.

## **Other Disclosures**

We also use the personal information we collect about our clients to fulfil our legal or regulatory obligations, or to assist providers of products and services to our clients to do so.

We will only disclose personal information to third parties for the purposes of assisting you with financial planning and credit assistance advice and services (primary purpose). We will not release your information for any other purpose unless permitted by the Privacy law and with your consent. You may provide your consent in writing, or via telephone.

Personal information may be disclosed:

- If you apply for or have life insurance: the insurer, claims investigators, medical practitioners, reinsurers, and insurance reference agencies. If sensitive information about you (including health information) is collected for the purpose of an application for life insurance, that sensitive information will only be used for that purpose or as otherwise allowed by law.
- If you apply for or have superannuation or managed investments: external product providers into which you might direct some of your investment, other product providers to which your investment might be transferred, fund administrators and fund trustees.
- AUSTRAC, the government agency who oversees Anti-Money Laundering and Counter Terrorism. Before we arrange products or services, we are required to validate the client's identity. We will request and copy some personal documents for that purpose. We are also required to provide details of entities and certain transactions where we hold reasonable suspicion of reportable suspect matters.
- Product or service providers who have an obligation to disclose information to the Australian Tax Office (ATO) where the ATO has agreements to share information with overseas tax authorities.
- Credit reporting or information verification bodies as required by law.
- Under the Family Law Act, we are required to provide your superannuation details as ordered by the court for the purpose of superannuation splitting between the parties.

In all circumstances where we contract with others to provide services to us, and these contractors have access to your personal information, confidentiality agreements will apply. Personal information may only be used by our contractors for our purposes.

## **You Need to Provide us With Accurate and Relevant Information**

If you provide us with incomplete or inaccurate information, the advice we give you may be incomplete or inappropriate or we may not be able to arrange the products or services you are seeking.

## **Access**

You may (subject to permitted exceptions) access your information by contacting the Compliance Manager in writing: Matrix Planning Solutions Limited, GPO Box 4232, Sydney, NSW, 2001. We may verify your identity when we receive such requests. Depending on the nature of the information request, we may charge you for providing this service.

## **More Information**

For more information about our policies on privacy, please read our Privacy Policy, which can be obtained upon request from your Adviser and located on our website: [www.matrixplan.com.au](http://www.matrixplan.com.au) > Privacy, Site Disclaimer and Complaints. It includes information about how you can access and correct your personal information and how you can complain about a breach of privacy law, and how we will deal with complaints.

# Client Acknowledgement and Consent

## Combined Financial Services and Credit Guide

- I/ We have received the Combined Financial Service and Credit Guide FSGCG V \_\_\_\_\_ Date provided: \_\_\_\_\_

## Privacy and Consent

- I/ We acknowledge and consent to the use, storage and disclosure of our personal information in accordance with Matrix Privacy Policy. We will inform any other affected individual (such as a spouse, partner, business associate, beneficiary or dependant) that we have provided information about them and that we will provide them with the FSG/CG of our Adviser. A copy of this Client Acknowledgement and Consent form will be provided to them and will advise them that their information was collected for the purpose of our Adviser providing us with the financial/credit advice requested.

## Risk Profile

- I/ We have completed our Risk Profile Questionnaire with the assistance of our Adviser. Our profile has been fully explained and we have understood the characteristics and implications associated with the chosen risk profile.

## Limited Personal Information Warning

- If you have chosen not to provide all information requested by your Adviser, you must understand that appropriate advice may not be able to be given and you risk making a financial commitment to a life product or investment product that may not be in your best interest.

## Acknowledgement

- I/ We confirm that the details recorded in this Financial Needs Analysis are correct and reflect our true personal and financial position. Please prepare a financial plan for our consideration.

## Electronic Receipt of Information

- I/ We confirm that we have access to a computer and the internet and would like to receive financial and credit services disclosure documents, fee disclosure statements, investment and loan statements, Product Disclosure Statements, education material, client newsletters and any changes and updated information that may be relevant to us in an electronic format. We have provided our email address for this purpose.

## Scope of Advice

- I/ We confirm that we have discussed our objectives with our Adviser and that the scope of advice has been agreed in line with these objectives.

## Tax File Number (TFN) Declaration

- I/ We give permission to retain our Tax File Number for financial planning purposes.

You are not required to provide us with your TFN and it is not an offence if you choose not to do so. If you do not provide us with your TFN and you wish to quote your TFN on application forms, you will need to bring your TFN with you whenever you complete these application forms.

**Client TFN** \_\_\_\_\_

**Partner TFN** \_\_\_\_\_

We agree to a plan fee of \$ \_\_\_\_\_ including GST or please refer to the Terms of Engagement or Service Agreement.

Client Signature	Date
Client Name:	
Partner Signature	Date
Partner Name:	
Power of Attorney Signature (if applicable)	Date
Power of Attorney Name:	
Adviser Signature	Date
Adviser Name:	