

# JSM MANAGEMENT PRIVACY POLICY

- Here at JSM Management Pty Ltd we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth).
- This Privacy Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws, how you can access the personal information we hold about you and how to have that information corrected.

## What information do we collect and how do we use it?

- When we advise you about your financial affairs, we ask you for the information we need to understand your financial needs and objectives. This can include a broad range of information ranging from your name, address, contact details and age to other information about your personal affairs including Information about your assets, financial situation, health and wellbeing.
- We provide the information that you provide to product providers, eg. insurers or intermediaries whom we ask to quote for your insurances and to enable them to decide whether to offer you insurance and if so, on what terms.
- We also use your information to enable us to manage your ongoing requirements and our relationship with you, e.g. financial reporting, invoicing, client surveys etc. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.
- From time to time we will use your contact details to send you offers, updates, events, articles, newsletters or other information about products and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to do so.
- We may also use your information internally to help us improve our services and help resolve any problems.

## What if you don't provide some information to us?

- If you do not provide us with some or all of the information that we ask for, we may not be able to provide the advice information or other services you request or need.

## How do we hold and protect your information?

- We strive to maintain the relevance, reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.
- We hold the information we collect from you electronically in our client management system and in hard copy files. In some cases, your file is archived and retained for a period of time and then shredded. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held.
- We ensure that your information is safe by restricting access to our staff members or approved contractors who need to access it. We maintain physical security over our paper and electronic data and premises, by using locks and security systems.

## Will we disclose the information we collect to anyone?

- We do not sell, trade, or rent your personal information to others.
- We will disclose your information to some entities as needed to do business – these include product providers so your accounts and policies can be effected and administered, our legal advisers when necessary and may need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf, external data storage providers, or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will take all reasonable steps to ensure that they protect your information in the same way that we do.

- We may disclose your information to recipients in other countries to provide support services to us. If they are not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.
- We may provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

## How can you check, update or change the information we are holding?

- Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you.
- We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.
- If you wish to access or correct your personal information please contact our Privacy Officer (details below). We do not charge for receiving a request for access to personal information or for complying with a correction request.
- If your request is estimated to take longer than 3 hours to provide we may charge you a fee. In this case we will discuss the fee with you before proceeding.
- In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

## What happens if you want to complain?

- If you have any concerns about whether we have complied with the Privacy Act or this Privacy Policy when collecting or handling your personal information, please write or email to our Privacy Officer (details below).
- Your complaint will be considered by us through our internal complaints resolution process and we will try to respond with a decision within 45 days of you making the complaint.

## Your consent

- By asking us to assist with your financial planning or other financial needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

## Tell us what you think

- We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact our Privacy Officer (details below).

## Web data

- We may use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider logs your server address, the date and time of your visit, the pages and links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

### **Privacy Officer contact details**

Privacy Officer  
JSM Management Pty Ltd  
PO Box 181  
MALVERN VIC 3144  
E: [admin@jsmfinancial.com.au](mailto:admin@jsmfinancial.com.au)  
P: (03) 9576 0740.