

## Privacy Policy 12 March 2014

### We are committed to protecting your privacy

This document outlines Mezzanine Financial's policy on handling the personal information it collects about individuals including customers, potential customers and shareholders.

We respect the confidentiality of your information and take your privacy seriously, abiding by the Australian Privacy Principles contained in the Privacy Act 1988 (Cth). When we request personal information, we will normally explain why we need it, how it will be used and who we may share it with.

This policy answers the following questions about privacy at Mezzanine Financial:

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## Why does Mezzanine Financial need your personal information?

Understanding and meeting our customers' financial needs over the course of their lifetime is a central part of our business. We do this by providing financial products and services under various brands offered by businesses within Mezzanine Financial. To do this effectively, we need to collect certain personal information.

In this Privacy Policy, personal information is any information that could identify you or be used to establish your identity.

The types of financial products and services we provide include:

### Financial Strategies

- Guidance on budgeting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Risk and insurance analysis
- Estate planning considerations
- Centrelink planning
- Superannuation/divorce planning
- Salary packaging advice
- Business succession planning

### Financial Products

- Cash management trusts
- Direct fixed interest
- Retail and wholesale managed investment schemes
- Direct shares
- Geared products
- Hedge funds
- Superannuation products
- Self managed superannuation funds
- Retirement income streams
- Personal and group insurance
- Business succession insurance
- Master trust products
- Socially responsible investments
- General insurance

Mezzanine Financial mainly collects, holds, uses and discloses customers' personal information so we can establish, manage and provide these products and financial services. We may also use and disclose your information for purposes related to those mentioned above, such as arranging for services to be provided by third parties and enhancing our customer service and product options (see the next section 'Will my personal information be used for Direct Marketing').

In addition, some laws require us to collect personal information. These include the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), the Corporations Act 2001 (Cth), the National Consumer Credit Protection Act 2009 (Cth) and the U.S Foreign Account Tax Compliance Act.

### **Will my personal information be used for Direct Marketing?**

We may also use your personal information to keep you informed about the range of financial products and services offered by Mezzanine Financial. These may include superannuation, investment, retirement, banking, credit and life insurance products and financial planning services.

You can opt out of receiving direct marketing information from us at any time (see the 'How can you contact Mezzanine Financial about privacy?' section below).

### **What happens if I do not provide information that has been requested?**

It's your choice whether to provide your information. However, if you don't, we may be unable to fulfil your request for a specific product or service. Where you are seeking financial planning services, it may also affect our ability to properly analyse your personal circumstances.

### **What types of personal information does Mezzanine Financial collect?**

We may ask for a range of personal information to assist us in providing you with relevant financial products and services. The information we may request includes (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, account balances, tax and financial statements, employment details and citizenship status.

### **Does Mezzanine Financial collect sensitive information?**

We sometimes need to collect and use sensitive information, such as when we consider applications for some insurance and banking products, or when assessing a claim.

Sensitive information includes information or an opinion relating to a person's racial or ethnic origin, political views or memberships, religious beliefs or affiliations, membership of a professional or trade association or trade union, sexual orientation or practices and criminal record. It also includes information about a person's health and medical history.

The Australian Privacy Principles set out restrictions about the way sensitive information can be used.

Unless you give us your consent, or if we are required or permitted by law, we will only use or disclose sensitive information for the purposes for which it was provided.

### **How does Mezzanine Financial collect personal information?**

Mezzanine Financial will collect your personal information directly from you where this is reasonable and practical. We gather this information either through applications or other

forms that you complete, or by recording the information you provide via phone calls, interviews and other forms of communication.

We may also collect personal information from external sources. Examples of the people or organisations who may provide us with information are:

- employers, when a new employee joins their superannuation or insurance plan;
- parents or guardians in respect of children;
- people authorised by you (such as lawyers or accountants);
- other credit providers;
- public sources of information (such as telephone directories);
- market research organisations (through surveys or telephone polls);
- third-party brokers (such as insurance and mortgage brokers);
- credit reporting bodies.

When we are provided with personal information about an individual from a third party, we seek to ensure the individual is aware of certain matters, such as Mezzanine Financial's identity and our contact details.

### **Can you remain anonymous or use a pseudonym when dealing with us?**

If you wish to remain anonymous or to use a pseudonym when dealing with us, we may be able to provide you with limited information or services, such as general details about our products.

However, in many cases it will be impracticable for us to assist you if you wish to remain anonymous or use a pseudonym. For example, we are generally not permitted to issue a financial product to a person without first collecting their personal information. Also, the provision of many financial services is highly personalised, with the quality and scope of financial advice heavily dependent on the individual circumstances of each customer. Because of this, if you choose not to identify yourself or wish to use a pseudonym, we may be unable to provide you with the specific product or service you want. It may also affect our ability to properly analyse your personal circumstances so our recommendations may not be completely appropriate or suitable for you.

### **How does Mezzanine Financial protect your personal information?**

Whether your personal information is gathered through face-to-face meetings or by interacting with us via telephone, mail, internet or other methods, we take steps to store your information securely. We hold your personal information in a combination of secure computer storage facilities, paper-based files and other formats.

We take a number of steps to protect personal information from misuse, loss, unauthorised access, modification or improper disclosure. These include instructing our staff and financial advisers who handle personal information to respect the confidentiality of customer information and the privacy of individuals.

### **Who does Mezzanine Financial share personal information with?**

From time to time we may share your personal information with other entities both within and outside of Mezzanine Financial. The entities that we might share your personal information with vary according to the product or service involved, but could include:

- other areas and organisations within Mezzanine Financial that provide financial and other services;
- financial planners, brokers and other parties authorised or accredited by Mezzanine Financial ;
- service providers and specialist advisers we engage to provide us with services such as administrative, financial, insurance or research services, some of whom may contact you on our behalf;
- other insurers, including reinsurance companies, and credit providers;
- courts, tribunals and other dispute resolution bodies in the course of a dispute;
- credit reporting or reference agencies or insurance investigators;
- employers contributing to or otherwise participating in our superannuation or insurance plans;
- policy committees in our superannuation plans;
- anyone authorised by you or to whom you have provided your consent (either expressly or impliedly), including but not limited to other financial services providers that we may need to deal with on your behalf ;
- anyone to whom we are required or authorised by law to disclose your personal information (for example, law enforcement agencies, and national and international government and regulatory authorities including but not limited to the Australian Taxation Office, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission, the Australian Transaction Reports and Analysis Centre and the United States Internal Revenue Service);
- other financial services institutions - in order to detect, investigate or prevent actual or potential fraud in connection with the products or services we provide to you.

### **Is Mezzanine Financial likely to disclose personal information to overseas recipients?**

Some of the entities we share information with may be located in, or have operations in, other countries.

We normally require any external organisations with whom we share your personal information to comply with the Australian Privacy Principles.

Some financial planners or advisers in Mezzanine Financial may enter their own outsourcing arrangements to countries other than those in the table above. Those arrangements will be disclosed separately by the financial planner or adviser to their clients.

Please also note that personal information collected by one part of Mezzanine Financial may be shared with other parts of Mezzanine Financial.

### **How does Mezzanine Financial update personal information?**

We realise that your personal information changes frequently. People move house, change jobs and update other personal circumstances on an ongoing basis. In most cases you can alter your details over the telephone or via the Mezzanine Financial website.

If we believe the information we hold is incomplete or out of date, we may also seek to correct or complete our records by gathering data from other sources such as public records and other organisations.

### **How long will Mezzanine Financial keep your information?**

We may be legally required to maintain some of your records for a significant period of time. However, once we believe information is no longer needed, we may remove any identifying details or destroy the records entirely.

### **How can you contact Mezzanine Financial about privacy?**

You can contact us to:

- seek more information about anything contained in this policy, or to request a copy of this policy in a different format;
- update or correct your personal information;
- opt out of receiving direct marketing material;
- ask about accessing or correcting the personal information we hold about you; or
- make a privacy related complaint.

in one of the following ways.

- by telephone: 02 62577606
- by email: [canberra@mezzaninefinancial.com.au](mailto:canberra@mezzaninefinancial.com.au)
- in writing: PO Box 3686 Manuka ACT 2603

## How do I find out about the personal information Mezzanine Financial holds about me?

Under the Privacy Act you have the right to access the personal information we hold about you, with some exceptions. To make a request you need to complete a form outlining what information you require. Access forms can be obtained by contacting us as set out above.

Mezzanine Financial is permitted to refuse access to personal information in certain situations. Examples include where:

- giving access would have an unreasonable impact on the privacy of other individuals
- giving access would be unlawful, or where denying access is required or authorised by an Australian law or a court order
- both of the following apply:
  - (i) we have reason to suspect that unlawful activity, or misconduct of a serious nature, that relates to our functions or activities has been, is being, or may be engaged in; and
  - (ii) giving access would be likely to prejudice the taking of appropriate action in relation to the matter
- giving access is likely to interfere with law enforcement activities.

Before providing the requested information, we will give you an estimate of any potential costs associated with this, including expenses for locating, retrieving, reviewing and copying any of the material you need.

## What should I do if I have a complaint?

To raise any concerns you might have in relation to privacy, please contact us via the contact channels listed at the start of this section. We may then refer a complaint to a specific business area within Mezzanine Financial and a representative of that area may respond to your concerns. For example, where you have a financial planner.

We take privacy-related complaints very seriously and consider all complaints carefully as part of our commitment to being open, honest and fair in dealing with your concerns. In most cases, we'll contact you within five working days of receiving your complaint to let you know what actions we are taking regarding the matter.

## How can I escalate my concerns?

If you feel your complaint has not been satisfactorily addressed in the first instance, or that it is taking too long to resolve, you can ask for your concerns to be escalated to the Mezzanine Financial Privacy Officer. Contact details are as follows:

By email - [canberra@mezzaninefinancial.com.au](mailto:canberra@mezzaninefinancial.com.au)

In writing - PO Box 3686 Manuka ACT 2603

If you still have concerns further assistance may be available from:

The Financial Ombudsman Service

Phone: 1300 780 808

Website: [www.fos.com.au](http://www.fos.com.au)

Email: [info@fos.com.au](mailto:info@fos.com.au)

or

The Office of the Australian Information Commissioner

Phone: 1300 363 992

Website: [www.oaic.gov.au](http://www.oaic.gov.au)

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

## What about privacy and the internet?

This statement outlines some privacy issues specific to the website of

[www.mezzaninefinancial.com.au](http://www.mezzaninefinancial.com.au)

### Interactive tools

Mezzanine Financial's website provide you with many interactive tools designed to help you make an informed choice with certain financial and other decisions. Some of these tools include budget planners, debt reduction calculators, home loan comparison, key factsheets and superannuation calculators.

Mezzanine Financial may collect personal information you enter when using the interactive tools on our website.

### What is a Cookie and how does Mezzanine Financial use cookies?

Cookies are small pieces of text stored on your computer to help us determine the type of browser and settings you are using, where you have been on the web site, when you return to the web site, where you came from, and to ensure your information is secure. The purpose of this information is to provide you with a more relevant and effective experience on the Mezzanine Financial website, including presenting web pages according to your needs or preferences.

We use cookies to give you access to certain pages of the websites without having to log in each time you visit. Mezzanine Financial may also use external service providers to track the traffic and usage on the web site.

Cookies are frequently used on many websites on the internet and you can choose if and how a cookie will be accepted by changing your preferences and options in your browser. You may not be able to access some parts of [mezzaninefinancial.com.au](http://mezzaninefinancial.com.au) if you choose

to disable the cookie acceptance in your browser, particularly the secure parts of the website. We therefore recommend you enable cookie acceptance to benefit from all the services on the website.

### **Links to third party websites**

The Mezzanine Financial website provides links to external third party websites that may benefit the user.

External websites should contain their own privacy statements and we recommend you review them when using their websites. Please note, however, that third party websites are not covered by this policy, and these sites are not subject to Mezzanine Financial's privacy standards and procedures.

### **Website Analytics**

Website analytics measurement software is used to assist in tracking traffic patterns to and from the Mezzanine Financial website, anonymously surveying users of the site. The system is used to collect such information as the number of unique visitors, how long these visitors spend on the website when they do visit, and common entry and exit points into and from the website.

This non-personal information is collected and aggregated by third party software and provided to us to assist in our analysis of our websites. You cannot be identified personally from this information and no personal information is stored about you.

### **About this policy**

Any information we hold is governed by the most current Mezzanine Financial Privacy Policy. The policy is publicly available via our website [www.mezzaninefinancial.com.au](http://www.mezzaninefinancial.com.au) or you can contact us about obtaining the policy in different formats (see the 'How can you contact Mezzanine Financial about Privacy' section on Page 6).

This policy is reviewed from time to time to take account of new laws and technology, and changes to our operations and practices, and to make sure it remains appropriate to the changing environment.

This policy applies to Chapeau Pty Ltd & First Choice Financial Services Group Pty Ltd trading as Mezzanine Financial.