
PRIVACY POLICY



Veritas Wealth Solutions



Jodie Dickson
Accounting & Superannuation

Veritas Wealth Solutions Pty Ltd
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ABN 57 161 503 411

Jodie Dickson Accounting and Superannuation
ABN 42 680 299 336

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1. Our Commitment

At Veritas Wealth Solutions and Jodie Dickson Accounting and Superannuation ("we", "our" or "us"), we recognise the importance of your privacy and we have created this Privacy Policy in order to demonstrate our firm commitment to this. Employers and representatives of Veritas Wealth Solutions and Jodie Dickson Accounting and Superannuation are bound by the Privacy Act and the Australian Privacy Principles (APPs), upon which this policy is based.

Our Privacy Policy is available free of charge and can be downloaded from www.veritassolutions.com.au.

2. Information We Collect and Hold

We are required under various legislation and codes of practice to collect and hold certain information in order to provide our range of financial planning, wealth management, accounting and audit services. We may collect and hold the following kinds of personal information about individuals:

- personal details, including name, address, contact details, date of birth, marital status, dependents and employment details;
- details of investments including amounts invested, investor numbers and bank account details;
- personal goals, objectives and risk profiles;
- insurance policy details including life, total and permanent disablement, trauma and income protection;
- estate planning details including status of wills, executors, beneficiaries and powers of attorney;
- taxation information including tax file numbers and sources of income;
- Centrelink details;
- health information including current health conditions, smoker status and medical history;
- any other information that is relevant to the services we provide.

We will not collect personal information unless you or an authorised third party knowingly provide that information to us.

3. How We Collect Personal Information

We generally collect personal information directly from the individual. For example, personal information will be collected when an individual meets with one of our employees or representatives, sends us correspondence, or completes an application form.

Sometimes we may collect personal information from a third party, such as a financial institution. When we are provided with personal information from a third party, we will take reasonable steps to ensure the individual is made aware of the matters set out in this Privacy Policy.

Our ability to provide individuals with comprehensive and quality services is reliant on us obtaining certain personal information. If individuals do not provide us with the information we request, we may elect to terminate our relationship with the individual as it may jeopardise our ability to provide complete, accurate and comprehensive advice.

We do not give individuals the option of dealing with them anonymously or under a pseudonym. This is because it is impractical, and in some circumstances illegal, for us to deal with individuals who are not identified.

4. Unsolicited Personal Information

We may receive unsolicited personal information about individuals. If possible, we will return the unsolicited personal information to the person who provided it. In all other cases, we destroy the information, unless the personal information is relevant to our purposes for collecting personal information.

5. About Whom Do We Collect Personal Information?

We may collect personal information about the following individuals:

- clients;
- potential clients;
- service providers or suppliers;
- prospective employees, employees and contractors; and
- other third parties with whom we come into contact.

We also collect information from our website (www.veritassolutions.com.au) when we receive emails from online forms. We may also use third parties to analyse traffic at that website, which may involve the use of cookies. Cookies allow us to track usage patterns so that we can measure the level of interest in various areas of our site. Information collected through such analysis is anonymous.

6. Use and Disclosure of Personal Information

To ensure our ongoing compliance with professional standards and the laws and regulations governing Australian Financial Services Licensees, we collect and hold personal information for the following purposes:

- the provision of financial planning and wealth management services;
- the completion of documentation and application forms;
- the provision of other services to assist in meeting your requirements, goals and objectives;
- to comply with relevant laws, regulations and other legal obligations, including anti-money laundering legislation;
- protection of our business and other clients from fraudulent or unlawful activity;
- the protection of our business and to perform other management and administration tasks;
- to consider any concerns or complaints individuals may have;
- managing any legal actions involving us; and
- to help us improve the products and services offered to our clients.

We may use and disclose personal information for the primary purposes for which it is collected, for reasonably expected secondary purposes which are related to the primary purpose and in other circumstances authorised by the Privacy Act.

Sensitive information will be used and disclosed only for the purpose for which it was provided or a directly related secondary purpose, unless the individual agrees otherwise, or where certain other limited circumstances apply (i.e. if required by law). Please note that if at any time we are required by law to release information about you or your organisation, we must cooperate fully.

We engage other people to perform services for us, which may involve that person handling personal information we hold. In these situations, we prohibit that person from using personal information about the individual except for the specific purpose for which we supply it. We prohibit that person from using your information for the purposes of direct marketing their products or services.

All third parties that have access to or use personal information collected and held by us must comply with this Privacy Policy. We will make relevant third parties aware of this Privacy Policy.

We also undertake to take reasonable steps to delete all personal information about an individual when it is no longer needed in accordance with our record keeping obligations.

7. Who Do We Disclose Personal Information To?

Third parties

We may disclose personal information to:

- a related body corporate;
- an agent, contractor or service provider we engage to carry out our functions and activities, such as lawyers, accountants, other advisers or information technology support;
- brokers, agents and advisers and persons acting on your behalf. For example, guardians and persons holding power of attorney;
- Organisations involved in managing payments, including payment merchants and other financial institutions such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- organisations involved in a transfer or sale of all or part of our assets or business;
- anyone else whom the individual authorises us to disclose it.

If we collect personal information from these organisations and individuals we will deal with that information in accordance with this Policy.

Sending information overseas

From time to time we may be required to send your information overseas to service providers or other third parties; however we will not send personal information to recipients outside of Australia unless:

- we have taken reasonable steps to ensure that the recipient does not breach the Privacy Act or APPs;
- the recipient is subject to an information privacy scheme similar to the Privacy Act; or
- the individual has consented to the disclosure.

Under 16s and special needs

If you are under the age of 16 or have special needs, we may share your information with your parent or legal guardian or any person appointed to manage your affairs.

8. Direct Marketing

If you do not wish to receive direct marketing, you can notify us by using any of the contact methods outlined in section 13.

9. Identifiers

We will not use Government related identifiers for an individual, such as a tax file number, for our own file recording purposes.

10. Accessing, Updating and Correcting Your Information

We are committed to ensuring the personal information we collect, use and disclose is relevant, accurate and up to date. We encourage individuals to contact us in order to update any personal information we hold about them. If we correct any personal information that has previously been disclosed to another entity, we will notify the other entity within a reasonable period of the correction. Where we are satisfied information is inaccurate, we will take reasonable steps to correct the information within 30 days, unless the individual agrees otherwise.

We give you the following options for accessing and modifying information previously provided:

1. You may gain access to information we have collected about you by contacting us via the contact details in section 13. We will not charge you for responding to such a request, unless we incur costs in providing the information.
2. Should you wish to correct or update any information previously provided to us, you can do so by using the contact details in section 13. We do not charge a fee for correcting information.

At your request, we will make best endeavours to provide your personal information to you within 30 days. We will require identity verification and specification of what information is required.

In certain circumstances we are allowed to refuse your request for information, or limit the access we provide. For example, we might not provide you access to commercially sensitive information. Whatever the outcome, we will write to you explaining our reason/s for the refusal.

11. Storage and Security

We recognise the importance of the security and privacy of personal information to clients. We will at all times seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access or modification or unauthorised disclosure. All Veritas Wealth Solutions and Jodie Dickson Accounting and Superannuation employees must respect the confidentiality of the personal information we collect.

Personal information is generally held in client files. Information may also be held in a computer database. All paper files are stored in secure areas. Computer-based information is protected through the use of access passwords.

In the event a person ceases to be a client of this organisation, any personal information held will be maintained in a secure area or secure off-site storage facility for a period of at least seven years in order to comply with legislative and professional requirements, following which time the information will be destroyed.

12. Privacy Complaints

If you wish to complain about any breach or potential breach of this Privacy Policy, you should contact the person named below.

It is our policy to make best endeavours to resolve promptly any complaint to your satisfaction. If you are unhappy with our response, you are entitled to contact the Office of the Australian Information Commissioner (OAIC). Contact details for the OAIC are as follows:

Director of Complaints
Office of the Australian Information Commissioner
GPO Box 5218, SYDNEY NSW 2001
1300 363 992
enquiries@oaic.gov.au

13. Contact Us

If you have any questions about this Privacy Policy, please contact:

Veritas Wealth Solutions:

Ken Wild
Level 2, 40 Brisbane Avenue, BARTON ACT 2600
PO Box 5421, KINGSTON ACT 2604
02 6162 1522
advice@veritassolutions.com.au

Jodie Dickson Accounting and Superannuation:

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