

# Your Financial Services and Credit Guide

# The documents you will receive from us

**This Financial Services and Credit Guide, which includes the Representative Profile presented with it, is designed to clarify who we are and what we do, and help you decide whether to use our services.**

**It also contains information on how you can pay for our services and how we ensure your satisfaction with our advice.**

In addition to this Financial Services and Credit Guide, when we provide you financial advice we will also present you with a written Statement of Advice (SOA).

This will describe the strategies, products and services we recommend and outline any fees or commissions we will receive and any associations we have with financial product providers or other parties that have not already been disclosed in this Financial Services and Credit Guide.

If you receive further financial advice from us, we will present you with either another Statement of Advice or keep our own written Record of Advice (ROA). You can request a copy of this by contacting your adviser any time up to seven years from the date of the advice provided.

We will also provide you with a Product Disclosure Statement (PDS) or offer document for all financial products we recommend, where applicable, to help you make informed decisions.

## **Credit Assistance**

In some circumstances, we may provide you with credit assistance; that is, we may suggest that you apply for a particular contract or increase your credit limit in a particular contract.

We must not provide you with credit assistance where the recommended contract is unsuitable for you. Our assessment of suitability will be detailed in your SOA.

To make this assessment, we must make reasonable inquiries about your requirements and objectives for the credit contract or credit limit increase. We must also make reasonable inquiries about your financial situation and take reasonable steps to verify this information.

## **Giving us instructions**

If you want to make changes to your financial plan or provide other instructions, you can contact us using the details in the Representative Profile. Generally, you will need to give us instructions in writing (eg fax, email or letter) or another method as agreed with your adviser.

# About us

**GWM Adviser Services Limited, is recognised as one of Australia's leading financial advice networks, with over 450 experienced advisers across Australia managing over \$11 billion of investments.**

Our advisers work with a range of clients—from individuals starting out their careers and families seeking to build and protect wealth for today and for the future, to business owners, companies and superannuation trustees.

Our network was awarded Core Data's Major Financial Advice Group of the Year by researcher Core Data in 2007 and again in 2008. This award recognises the quality of customers' experiences when seeking financial advice.

GWM Adviser Services Limited is a principal member of the Financial Planning Association, the professional body representing qualified financial planners in Australia, and therefore adheres to set standards in terms of ethics, conduct and continuing professional development.

## **Our associations and relationships**

Our advisers are authorised representatives of GWM Adviser Services Limited ABN 96 002 071 749, Australian Financial Services Licensee Number 230692.

As a member of the National Australia Group of companies, GWM Adviser Services Limited is responsible for the financial advice and services your adviser provides. We support your adviser with essential services and resources to ensure you receive sound financial advice.

A number of companies within the National Australia Group—including MLC Investments Ltd, Navigator Australia Ltd, NULIS Nominees (Australia) Limited, MLC Ltd, NAB OnLine Trading Ltd, Jana Investment Advisers Pty Ltd, Plum Financial Services Ltd and National Australia Bank Ltd—are financial product providers whose products we may recommend.

Our advisers can also recommend appropriate products from a broad range of financial product providers outside of the National Australia Group to help you realise your goals and objectives.

# How we manage your personal information

**To give you appropriate advice, our advisers will need to ask you about your current financial situation, what you are looking to achieve and other personal information.**

**Without this information, your adviser may not be able to provide you with advice relevant to your circumstances.**

## **Collecting your personal information**

We need to collect your personal information for a variety of purposes, including to provide you with the financial services you have requested and to contact you about other products and services that may be relevant to you.

## **Protecting your privacy**

Protecting your privacy is essential to our business. Your file, containing your profile, personal objectives, financial circumstances and our recommendations, is kept securely by your adviser.

You are entitled to obtain access to the information we hold about you, or any preliminary assessment about the suitability of a credit contract by contacting your adviser. In some circumstances, permitted by law, we may deny you access and in that event we will explain the reason why.

## **Disclosing your personal information**

We may provide your personal information to the following types of service providers:

- other advisers, paraplanners and organisations who work with us to provide the financial services you have requested;
- insurance providers, superannuation trustees and product providers related to the financial services you have requested;
- organisations that help us operate our business, such as those that provide administrative, financial, accounting, insurance, research, legal, strategic advice, auditing, computer or other business services;
- your representatives, service providers, or other organisations, such as your accountant, solicitor, tax agent, stockbroker or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of our business; and
- government authorities and other organisations when required by law.

## **Consent to marketing activity**

We presume you consent to being contacted by us about suitable products and services via the contact details you have provided. We may continue to contact you for these reasons until you withdraw your consent. You can do this at any time by contacting your adviser.

If you would like to know more about our privacy policy, please contact your adviser. For more information about your privacy, you can visit the Federal Privacy Commissioner's website at [www.privacy.gov.au](http://www.privacy.gov.au)

# How you can pay for our services

## **At GWM Adviser Services Limited you can pay for the services you receive on a fee for advice basis.**

**This allows you to know that you are paying for our advice irrespective of any product you use, clarifies the services you are entitled to, and ensures all recommendations are driven by your needs.**

We will agree with you the amount you pay based upon:

- the amount you invest;
- an hourly rate;
- a flat dollar fee; or
- a combination of the above.

You can pay in the following ways:

- as a fee for advice that will be deducted from your investments as a one-off payment or in instalments;
- by direct invoice from us for initial and ongoing advice;
- via commission we may receive from a financial product provider when you commence an insurance contract, or loan product; or
- a combination of the above.

If you are not already on a fee for advice package, you can move to this payment at any time.

## **Other payments we may receive**

We will provide you with details of all fees, commissions or other benefits we may receive when we provide advice to you and, where possible, will give actual dollar amounts. If we cannot provide this accurately, we will provide worked-dollar examples.

Even if you don't receive personal financial advice from us, you can still request the details of any fees, commissions or other benefits we receive in relation to any other financial service we provide you.

## **Benefits we may receive**

Sometimes in the process of providing advice, our advisers may receive benefits from product providers.

## **Conferences**

Our advisers may attend conferences subsidised in whole or part by product providers. Eligibility to attend may be based on business revenue targets as well as achieving our internal quality standards and accreditations. GWM Adviser Services Limited may also receive sponsorship payments from product providers to subsidise our own conferences and professional development events.

The Representative Profile provides details of other benefits your adviser may receive.

## **Non-monetary benefits**

GWM Adviser Services Limited and your adviser keep a register detailing any non-monetary benefit (greater than \$300 value) that may be received from a product provider. You can view this register by contacting your adviser.

## **Referrals**

If you have been referred to us or we refer you to someone else, we may have arrangements in place to or receive a referral fee, commission, or other benefit. This is generally:

- a fixed fee;
- a proportion of any initial and/or ongoing fees or commissions; or
- a combination of both.

Details of any arrangement will be provided in our advice to you.

# Your confidence in our advice

**Your satisfaction is very important to us and we have procedures in place to resolve any concerns promptly and fairly.**

**If you are unhappy with the advice you receive or other aspects of our service, please let your adviser know so we can act on it immediately.**

## **Our complaints procedure**

If your adviser has not satisfactorily resolved your complaint, please put your complaint in writing or contact our Advice Dispute Resolution Team on **1800 611 950**.

Please address the envelope 'Notice of Complaint' and send it to:

**Advice Dispute Resolution Team  
GWM Adviser Services Limited  
PO Box 1086  
North Sydney NSW 2059**

If your complaint isn't resolved within 45 days or to your satisfaction, then you may refer the matter to the Financial Ombudsman Service (FOS), an independent complaints handling body. We are a member of FOS, FOS provides a free, accessible, fair and independent dispute resolution service to consumers.

You can contact FOS on **1300 78 08 08**, at [www.fos.org.au](http://www.fos.org.au), by email to [info@fos.org.au](mailto:info@fos.org.au) or in writing to:

**The Manager  
Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001**

GWM Adviser Services Limited holds professional indemnity insurance that satisfies the requirements (Section 912B) of the Corporations Act. This insurance also covers the conduct of advisers who were authorised by us at the time of your complaint, but are no longer representatives of GWM Adviser Services Limited.

GWM Adviser Services Limited  
ABN 96 002 071 749  
Australian Financial Services  
Licensee No: 230692  
Registered Office  
105–153 Miller Street  
North Sydney NSW 2060

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# Representative Profile

**This document forms part of the Financial Services and Credit Guide and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.**

## Who we are

Your adviser Christopher Cachia is a representative of GWM Adviser Services Limited.

Christopher Cachia  
Authorised Representative No. 339339

Christopher offers his services on behalf of GWM Adviser Services Limited.

The Financial Services that the above advisers offer are provided by Christopher Cachia & Associates Pty Ltd ACN 098 038 898, ATF Cachia Trading Trust ABN 60 947 356 801 trading as CCA Financial Planners Authorised Representative (AR) No 243576.

Christopher Cachia is a member of FPA.

**Christopher Cachia** is the Director and Senior Financial Planner with CCA Financial Planners. He has 18 years experience in financial services including extensive knowledge of financial issues relevant for Senior Executives, Business Owners & Professional People. Chris has completed his Advanced Diploma in Financial Planning and is a Certified Financial Planner.

GWM Adviser Services Limited has authorised your adviser to provide you with this Financial Services and Credit Guide.

## Quality Advice Program

Christopher Cachia has been Quality Advice accredited by GWM Adviser Services Limited under our internal Quality Advice Program.

The Program involves a defined set of standards for measuring quality of advice. In order to receive Quality Advice Accreditation, he was required to meet a number of essential criteria in relation to financial planning principles and have a number of his financial plans assessed against the Quality Advice standards.

Ongoing and regular assessment of the quality of advice provided to his clients is also an important element of the Program.

## What we do

Christopher Cachia is authorised by GWM Adviser Services Limited to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management
- Credit Assistance

and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Derivatives
- Government Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Securities
- Standard Margin Lending Facilities

Your adviser is limited to the product range of an approved panel of risk insurance providers for Life Risk Insurance Product recommendations

Christopher Cachia is not authorised by GWM Adviser Services Limited to provide financial product advice in the following financial products:

- General Insurance Products

## Contact us

For more information on anything you have read in this document or if there is anything else we can help you with, please contact Christopher Cachia at:

74 Williamstown Road  
YARRAVILLE VIC 3013  
Ph: (03) 9689 5200  
Fax: (03) 9689 5211  
Email: info@ccaftp.com.au

# Representative Profile

## How we charge for our services

<b>Initial consultation</b>	At our expense / Free of charge.						
<b>Advice preparation</b>	Fees for Advice Preparation range between \$0 - \$10,100						
<b>Implementation (fee for advice)</b>	<p>If you elect to pay us a fee for service the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:</p> <table><tr><td>Portfolios less than \$100,000:</td><td>Implementation fee of between \$330 and \$3,300</td></tr><tr><td>Portfolios \$100,000 - \$300,000:</td><td>Implementation fee of between \$2,200 and \$7,700</td></tr><tr><td>Portfolios in excess of \$300,000:</td><td>Implementation fee of between \$5,500 and \$20,000</td></tr></table> <p>You may pay fees by credit card, direct debit, cheque or debit from your investment account. The above fees are to be used as a guide, however they are tailored on an individual basis.</p>	Portfolios less than \$100,000:	Implementation fee of between \$330 and \$3,300	Portfolios \$100,000 - \$300,000:	Implementation fee of between \$2,200 and \$7,700	Portfolios in excess of \$300,000:	Implementation fee of between \$5,500 and \$20,000
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Portfolios \$100,000 - \$300,000:	Implementation fee of between \$2,200 and \$7,700						
Portfolios in excess of \$300,000:	Implementation fee of between \$5,500 and \$20,000						
<b>Ongoing fee for service</b>	<p>If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing service fee is based on the complexity of ongoing advice and the services provided. The minimum fee is \$330 while the maximum is 1.173% of the value of your portfolio each year. We will receive ongoing commission (as detailed below) for any life insurance products you have in addition to this fee.</p> <p>The ongoing service fee may be collected monthly through the product issuer or paid directly by you via credit card, direct debit or cheque.</p>						
<b>Ad hoc advice</b>	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$165 and \$330 may apply.						
<b>Implementation &amp; ongoing services</b> (commission on investment products – including margin loans)	Unless you have agreed to a fee for advice arrangement we will receive commission for our initial and ongoing services to you. The relevant product issuer will pay initial upfront commission is between 0% and 5.50% and ongoing commission between 0% and 0.88% of the value of your investments (including margin loans) for as long as you hold the product. Commissions are paid to us by the product provider and are not a direct cost to you.						
<b>Implementation &amp; ongoing services</b> (commission on life insurance products)	Unless you have agreed to a fee for advice arrangement we will receive commission for our initial and ongoing services to you. The relevant insurer will pay initial commission between 0% and 130% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider and are not a direct cost to you.						
<b>Implementation &amp; ongoing services</b> (commission on credit contracts)	Unless you have agreed to a fee for advice arrangement we will receive commission for our initial and ongoing services to you. The relevant credit provider will pay initial commission between 0% and 0.75% and ongoing commission between 0% and 0.5% of the value of your loan for as long as you hold the product. Commissions are paid to us by the product provider and are not a direct cost to you.						

### Notes:

- All commissions and fees are inclusive of GST.
- Fees could be greater than those disclosed above in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

# Representative Profile

## Benefits we may receive

We have detailed below how certain product purchases may benefit our business.

### **Business Equity Valuation (BEV)**

In the event of our death or permanent disablement, or if we were to leave the financial planning industry, GWM Adviser Services Limited provides a buyer of last resort option called BEV. This helps manage the transition of ownership to ensure you continue to receive advice.

The value of a sale under BEV is based on a multiple of ongoing revenue received by the business on an annual basis. The multiple can range from 2.5 to 4 depending on the proportion of the ongoing revenue that comes from clients who hold MLC group financial products.

Here are some examples to help you understand the potential benefit to us of our clients holding MLC group product:

- If the ongoing revenue of the business was \$100,000 and 50% of our clients held MLC group products, the sale value for the financial planning business would be between \$250,000 and \$350,000;
- If the ongoing revenue of the business was \$100,000 and 85% of our clients held MLC group products, the sale value for the financial planning business would be up to \$400,000;

Importantly, BEV is subject to us meeting certain compliance requirements and standards.

# Representative Profile

**This document forms part of the Financial Services and Credit Guide and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.**

## **Who we are**

Your adviser Charbel Boutros is a representative of GWM Adviser Services Limited.

Charbel Boutros Authorised Representative No. 314578

Oliver offers his services on behalf of GWM Adviser Services Limited.

The Financial Services that the above adviser offers are provided by Christopher Cachia & Associates Pty Ltd ACN 098 038 898, ATF Cachia Trading Trust ABN 60 947 356 801 trading as CCA Financial Planners Authorised Representative (AR) No 243576.

**Charbel Boutros** is a Financial Planner with CCA Financial Planners. Charbel has completed his Advanced Diploma in Financial Planning. He is a Risk & Superannuation specialist.

GWM Adviser Services Limited has authorised your adviser to provide you with this Financial Services and Credit Guide.

## **What we do**

Charbel Boutros is authorised by GWM Adviser Services Limited to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management
- Credit Assistance

and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Derivatives
- Government Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation

- Retirement Savings Accounts
- Securities
- Standard Margin Lending Facilities

Your adviser is limited to the product range of an approved panel of risk insurance providers for Life Risk Insurance Product recommendations.

Charbel Boutros is not authorised by GWM Adviser Services Limited to provide financial product advice in the following financial products:

- General Insurance Products

## **Contact us**

For more information on anything you have read in this document or if there is anything else we can help you with, please contact Charbel Boutros at:

24/532 Canterbury Road  
CAMPSIE NSW 2194  
Ph: (02) 9718 8700  
Fax: (02) 9718 8411  
Email: [info@ccafpnsw.com.au](mailto:info@ccafpnsw.com.au)

# Representative Profile

## How we charge for our services

<b>Initial consultation</b>	At our expense / Free of charge.						
<b>Advice preparation</b>	Fees for Advice Preparation range between \$0 - \$10,100						
<b>Implementation (fee for advice)</b>	<p>If you elect to pay us a fee for service the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:</p> <table><tr><td>Portfolios less than \$100,000:</td><td>Implementation fee of between \$330 and \$3,300</td></tr><tr><td>Portfolios \$100,000 - \$300,000:</td><td>Implementation fee of between \$2,200 and \$7,700</td></tr><tr><td>Portfolios in excess of \$300,000:</td><td>Implementation fee of between \$5,500 and \$20,000</td></tr></table> <p>You may pay fees by credit card, direct debit, cheque or debit from your investment account. The above fees are to be used as a guide, however they are tailored on an individual basis.</p>	Portfolios less than \$100,000:	Implementation fee of between \$330 and \$3,300	Portfolios \$100,000 - \$300,000:	Implementation fee of between \$2,200 and \$7,700	Portfolios in excess of \$300,000:	Implementation fee of between \$5,500 and \$20,000
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# Representative Profile

## Benefits we may receive

We have detailed below how certain product purchases may benefit our business.

### **Business Equity Valuation (BEV)**

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## **Who we are**

Your adviser Oliver Adamkiewicz is a representative of GWM Adviser Services Limited.

Oliver Adamkiewicz Authorised Representative No. 341244

Oliver offers his services on behalf of GWM Adviser Services Limited.

The Financial Services that the above adviser offers are provided by Christopher Cachia & Associates Pty Ltd ACN 098 038 898, ATF Cachia Trading Trust ABN 60 947 356 801 trading as CCA Financial Planners Authorised Representative (AR) No 243576.

**Oliver Adamkiewicz** is a Financial Planner with CCA Financial Planners. Oliver has completed his Diploma in Financial Planning.

GWM Adviser Services Limited has authorised your adviser to provide you with this Financial Services and Credit Guide.

## **What we do**

Oliver Adamkiewicz is authorised by GWM Adviser Services Limited to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management
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## **Contact us**

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74 Williamstown Road  
YARRAVILLE VIC 3013  
Ph: (03) 9689 5200  
Fax: (03) 9689 5211  
Email: [info@ccaftp.com.au](mailto:info@ccaftp.com.au)

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In the event of our death or permanent disablement, or if we were to leave the financial planning industry, GWM Adviser Services Limited provides a buyer of last resort option called BEV. This helps manage the transition of ownership to ensure you continue to receive advice.

The value of a sale under BEV is based on a multiple of ongoing revenue received by the business on an annual basis. The multiple can range from 2.5 to 4 depending on the proportion of the ongoing revenue that comes from clients who hold MLC group financial products.

Here are some examples to help you understand the potential benefit to us of our clients holding MLC group product:

- If the ongoing revenue of the business was \$100,000 and 50% of our clients held MLC group products, the sale value for the financial planning business would be between \$250,000 and \$350,000;
- If the ongoing revenue of the business was \$100,000 and 85% of our clients held MLC group products, the sale value for the financial planning business would be up to \$400,000;

Importantly, BEV is subject to us meeting certain compliance requirements and standards.

## **CCA Financial Planners Privacy Policy**

The privacy of your personal information has always been important to us at CCA Financial Planners. In addition to complying with existing laws that govern confidential information that you provide to us, we are also required to comply with the National Privacy Principles. We will always seek to comply with the National Privacy Principles as well as other applicable laws affecting your personal information.

This privacy policy outlines our policy on how we manage your personal information. It also sets out generally what sort of personal information we hold, for what purposes and how we collect, hold, use and disclose that information.

### **Collecting Your Personal Information**

Your personal information will be collected and held by CCA Financial Planners who are authorised representatives of GWM Advisers Services Limited trading as Garvan Financial Planning, an Australian Financial Services Licensee, who does not act in the capacity of an authorised representative in relation to securities:

- providing you with the advisory services that you have requested;
- managing our relationship with you; or
- contacting you about products and services in which you may be interested.

To enable your financial adviser to provide you with financial advice you request that is suitable for your investment objectives, financial situation and particular needs we need to obtain and hold personal information about you. This includes:

- your name, contact details and date of birth;
- employment details and history;
- financial details including information about your financial needs and objectives, your current financial circumstances including your assets and liabilities, income, expenditure, insurance cover and superannuation;
- details of your investment preferences and risk tolerance;
- family circumstances and social security eligibility; and
- any other information that we consider necessary.

The personal information collected may include sensitive information such as health information and memberships of professional or trade associations.

If it is reasonable and practicable we will only collect your personal information from you. Generally your personal information will be collected when you meet with your adviser in person, provide your adviser with information over the telephone or with written material. We may need to collect personal information from third parties such as your accountant.

### **How Your Personal Information is Held**

Your personal information is generally held in client files or a computer database. Your personal information may also be held in a secure archiving facility.

We will seek to ensure that we take reasonable steps to ensure that the personal information that we hold is protected from misuse and loss and from unauthorised access, modification and disclosure. Some of the measures that we have adopted are having facilities for the secure storage of personal information, having secure offices and access controls for our computer systems.

We will also take reasonable steps to destroy or permanently de-identify personal information that we no longer need for any purpose for which may be used or disclosed under the National Privacy Principles.

### **Using and Disclosing Your Personal Information**

Your personal information may be disclosed for purposes related to the provision to you of the financial advice you have requested. The types of service providers that may be provided with your personal information are:

- other financial advisers and organisations involved in providing the financial advice you have requested (which may include ongoing service) such as fund managers who assist us in providing financial advice and paraplanners;
- insurance providers, superannuation trustees and product issuers in connection with the provision to you of the financial advice you have requested;
- organisations that assist in operating a financial planning business such as those that provide administrative, financial, accounting, insurance, research, legal, computer or other business services;
- your representatives or service providers such as your accountant, solicitor, tax agent, stockbroker or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of our business or the due diligence procedures prior to any such sale or transfer;
- government authorities and other organisations when required by law; and
- organisations that you have consented to your personal information being disclosed to.

Your personal information may also be used in connection with such purposes.

We will seek to ensure that your personal information is not used or disclosed for any purpose other than:

- the primary purpose for which it was collected or a purpose that is related to the primary purpose for which it was collected or a related secondary purpose;
- where you have consented to the use or disclosure; or
- in other circumstances where the National Privacy Principles authorise the use or disclosure such as when it is required by or authorised under law.

We may disclose your personal information to third parties who provide services to us, in which case we will seek to ensure that the personal information is held, used or disclosed consistently with the National Privacy Principles.

#### **Accessing your Personal Information**

You can gain access to your personal information that we hold. This is subject to exceptions allowed by law such as where providing you with access would have an unreasonable impact upon the privacy of others. If we deny a request for access we will provide you with the reasons for this decision. To request access please contact us (see "Contacting Us and Privacy Issues" below).

#### **Correcting Your Personal Information**

We endeavour to take reasonable steps to ensure that the personal information that we collect, use or disclose is accurate, complete and up-to-date. If you believe that any of the personal information that we hold is not accurate, complete or up-to-date please contact us (see "Contacting Us and Privacy Issues" below) and provide us with evidence that it is not accurate, complete and up-to-date.

If we agree that the personal information requires correcting we will take reasonable steps to do so. If we do not correct your personal information we will provide you with the reasons for not correcting your personal information. If you request that we associate with the information a statement claiming that the information is not accurate, complete and up-to-date we will take reasonable steps to comply with this request.

#### **Contacting Us and Privacy Issues**

You can obtain further information on request about the way in which we manage the personal information that we hold or you can raise any privacy issues with us by contacting us on (03) 9689 5200.