



Barnett Lilley & Associates Pty Ltd
Financial Consultants
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PRIVACY POLICY

In accordance with legislative and privacy policy requirements, we are required to bring to your attention the following:

OUR COMMITMENT

BL&A abide by the National Privacy Principles established under the *Privacy Amendment (Private Sector) Act 2001*. In addition to the National Privacy Principles, BL&A has also elected to adhere to the Financial Planning Association Professional Code of Conduct. As a licensed securities dealer, BL&A also adhere to Corporations Law.

COLLECTION

As a financial planning organisation we are subject to certain legislative and regulatory requirements, which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with a comprehensive financial planning and advice service is dependent on us obtaining certain personal information about you, including:

- (a) employment details and employment history;
- (b) details of your financial needs & objectives;
- (c) details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, insurance cover, and superannuation;
- (d) details of your investment preferences and aversion or tolerance to risk;
- (e) information about your family commitments and social security eligibility, and in some circumstances, your general health; and
- (f) personal reference numbers including tax file numbers, bank account details, employee numbers, and investment reference numbers.

If you choose not to provide the personal information referred to above, you may be exposed to higher risks in respect of the recommendations made to you. You may also affect the adequacy or appropriateness of the advice we give you.

USE & DISCLOSURE

We will not collect any personal information about you except when you have knowingly provided that information to us or authorised a third party to provide that information to us.

We are required under the Rules of Professional Conduct of the Financial Planning Association of Australia Ltd to make certain information available for inspection by the Association on request to ensure ongoing compliance with mandatory professional standards. This may involve the disclosure of your personal information. We are also obliged pursuant to the Corporations Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investment Commission. From time to time we may also be required under other legislative and practice requirements to disclose your personal information, though we will not do this unless we see it as necessary.

We may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you, however you may, by contacting us, request not to receive such information and we will give effect to that request. We will do this as soon as practicable.

We may disclose your Personal Information to superannuation fund trustees, insurance providers, and product issuers for the purpose of giving effect to your financial plan and the recommendations made by us.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is affected, we may transfer your personal information to the purchaser of the business. As clients, you will be advised of any such transfer.

Your personal information is generally held in your client file. Information may also be held in a computer database.

In the event that you cease to be a client of BL&A, any personal information which we hold about you will be maintained in a secure storage facility for a period of seven years in order to comply with legislative and professional requirements. Following this time, the information will be securely destroyed.

ACCESS & CORRECTION

You may at any time, by contacting us, request access to your personal information and we will provide you with access to that information. This will be done either by providing you with access to that information, by providing you with copies of the information requested, allowing you to inspect the information requested, or providing you with an accurate summary of the information held. We will, prior to providing access in accordance with this policy, require you to provide evidence of your identity.

We will endeavour to ensure that, at all times, the personal information about you which we hold is up to date and accurate. In the event that you become aware, or believe, that any personal information that we hold about you is inaccurate, incomplete or outdated, you may contact us and provide to us evidence to demonstrate this. We will, if we agree that the information requires correcting, take all reasonable steps to correct the information.

We will endeavour to respond to any request for access within 14-30 days depending on the complexity of the information and/or the request. If your request is urgent please indicate this clearly.

COMPLAINTS RESOLUTION

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods detailed below and request that your complaint be directed to the Privacy Officer. Your complaint will be considered and responded to within seven days. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

CONTACT US

If you seek any further information from Barnett Lilley & Associates Pty Ltd about this Statement or our privacy policy generally, please contact our Privacy Officer at one of the reference points below:

	Privacy Officer
Address:	PO Box 343, Hall ACT 2618
Telephone:	02 6225 8200
Facsimile:	02 6225 8222
Email:	clients@blapl.com.au

ADDITIONAL PRIVACY INFORMATION

Further information on privacy in Australia may be obtained by visiting the web site of the Office of the Federal Privacy Commissioner at <http://www.privacy.gov.au/>.