

Privacy Policy

This Privacy Policy relates to how we address the Australian Privacy Principles (APPs) set out in the Privacy Act 1988.

We are committed to protecting your privacy, and managing any personal information we collect from our clients and potential clients in an open and transparent way.

As financial advisors, we collect personal information from you and about you to provide financial advisory services that are in your best interests, and appropriate for your personal objectives – please refer to our financial services guide you for more information on the services we provide. Where possible, we collect this information directly from you, but we may collect information in a variety of ways, including asking others to provide data about you (e.g. a super fund you invest in). Any personal information we hold about you will be securely stored either in hard copy or on computer hard drive.

If you have any call to complain about our treatment of your personal information you can contact us at:

iProsper Financial Planning

9E/608 St Kilda Road

MELBOURNE VIC 3004

Ph: 1300 899 650

Email: reception@iprospersfinancialplanning.com.au

You can also contact the Privacy regulator directly – they are accessible here: www.oaic.gov.au.

The only overseas recipient of your personal information we can currently imagine is the party that hosts any IT infrastructure that we back our business data to – e.g. via the so-called “cloud”. We will seek confirmation from any such service provider that they will treat your data securely and in alignment with the APPs. If we form the view that they are not able to treat client personal information in this way we will seek an alternative service provider.

If we determine that some other overseas party may also receive your personal information, we will perform the same assessment as above before we engage with them.

We are unable to say with complete certainty which countries this infrastructure may be located in however we have controls in place with our provider to protect the information we collect from you. If this is of concern to you, we are happy to investigate and to advise. We are also happy to provide you with a copy of this Privacy Policy free of charge upon request.

Although the Privacy Act makes provision for people to remain anonymous or use pseudonyms, we believe it is impractical for us to deliver our services to you if you wish to do this.

We only collect information from you that we believe we need in order to deliver our services to you. Of course, if we seek to collect “sensitive” personal information (as defined) from you we also seek your express consent first.

If we determine that we have obtained unsolicited personal information from you (i.e. information we don’t actually need in order to deliver our services to you) we will contact you and return it or otherwise remove it from our records as soon as is practicable.

Where we collect information about you other than directly from you we will advise you of this fact and provide any other information to you about that collection as is determined relevant in the circumstances and in light of sub-clauses 5.1 and 5.2 of the APPs.

In some cases, we disclose your personal information to third parties to assist in our delivery of services, for example product issuers, external compliance specialists such as auditors or solicitors etc. If we use or disclose your personal information for any purpose other than the primary purpose of its collection (or any secondary purpose you have expressly consented to) we will advise you as soon as practicable.

If we wish to use any information, we have gathered from you for the purpose of direct marketing we will seek your express consent first unless the circumstances of collection made it reasonably likely that we collected the information for that purpose – even if this is not the primary purpose of collection.

Of course, if we ever do this you will always have the option to “opt out” and not receive any direct marketing from us.

We won't use any Government related identifier as our own identifier of you unless it is necessary for us to deliver our services to you and in doing so, we need to liaise or communicate with a Government Department or agency that requires us to use a Government related identifier.

We will do all we can to ensure the personal information we collect is accurate, up-to-date and complete. Please contact us if you believe the information we hold about you is inaccurate – see below for our contact details.

We will take all reasonable steps to maintain and store your personal information securely so long as we reasonably require it to deliver our services. Once we no longer require this information, we will take all reasonable steps to ensure it is securely destroyed or returned to you or your nominated agent.

We will provide you with access to the personal information we hold about you provided no statutory exception applies.

If we believe one does, we will always advise you of our basis for refusing access so that you may consider your position viz-a-viz that refusal. We are happy to rectify any personal information we hold about you should you (or we) consider our records to be inaccurate.

Please note that for compliance and training purposes iProsper Financial Planning Pty Ltd monitors and records all telephone calls. If at the time that a call is made to you, you wish for your call not to be recorded, please inform our staff member who will transfer the call to an unmonitored telephone line.

Contact

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

Angelo Panagopoulos
Premium Client Services Australia Pty Ltd
Ground Floor, 61 Camberwell Road
Hawthorn East VIC 3123
headoffice@premiumclientservices.com.au