

# Privacy Statement – Guardianfp Limited

Guardianfp Limited is a member of the Suncorp Group. The Privacy Act 1988 (Cth) requires us to inform you that:

## Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which our identity can be reasonably determined.

The collection of your personal information is essential to enable us to conduct our business of offering and providing you with our range of financial products and services.

We collect personal information for the purposes of:

- identifying you when you do business with us;
- protecting your personal information from unauthorised access;
- establishing your requirements and providing the appropriate product or service;
- setting up, administering and managing our products and services; and
- assessing and investigating, and if accepted managing a claim made by you under one or more of our products.

We will be required by Laws, such as the superannuation, anti-money laundering and taxation laws to collect your personal information.

## Consequences if personal information is not provided

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product or service that is suitable for you or provide you with the full range of services we offer.

## Disclosure

We use and disclose your personal information for the purposes we collected it.

We may also use and disclose your personal information for a secondary purpose related to the purpose for which we collected it, where you would reasonably expect us to use or disclose your personal information for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose of collection.

When necessary and in connection with purposes listed above, we may disclose your personal information to and/or collect your personal information from:

- other companies within the Suncorp group;
- where required or authorised under our relationship with our joint venture companies;
- information technology providers, including hardware and software vendors and consultants such as programmers;
- customer research organisations;
- intermediaries including your agent, adviser, a broker, a representative acting on your behalf, other Australian Financial Services Licensee or our authorised representatives and our agents;
- government, law enforcement or statutory bodies;
- Financial Ombudsman Service, Financial Industry Complaints Service, Superannuation Complaint Tribunal;
- imaging and document management services;
- Powers of Attorney and guardians, and
- any service provider we engage to carry out outsourced functions and activities on our behalf such as information technology and software.

## Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal information from overseas. These instances include:

- sending your personal information to companies in the Suncorp group;
- when you have asked us to do so;
- when we are authorised or required by law to do so;
- when we have outsourced a business activity or function to an overseas service provider with whom we have a contractual arrangement;
- certain electronic transactions; or
- when it is necessary in order to facilitate a transaction on your behalf.

We will only send your personal information overseas or collect personal information about you from overseas for the purposes in this statement and in compliance with the privacy regime.

## Access

You can request access to the personal information we hold about you by contacting us.

In some circumstances, we are able to deny your request for access to personal information. If we deny your request for access, we will tell you why.

If accessing your personal information will take an extended period of time, we will inform you of the likely delay and any costs that you may incur to cover the associated cost of retrieval and supplying this information.

## Marketing

We would like to use and disclose your personal information to keep you up to date with the range of products and services available from Suncorp. Generally, our companies in the Suncorp group will use and disclose your personal information for Suncorp's marketing purposes. We may also use your personal information for the purpose of marketing other products and services of third parties we think may be of interest to you.

If you do not want us to use and disclose your personal information for the purpose of marketing products and services to you, you should contact us and tell us.

## Contact

Please contact us to:

- change your mind at any time about receiving marketing material;
- request access to the personal information we hold about you; or
- obtain more information about our privacy practices by asking for a copy of our Privacy Policy.

Our contact details are:

Postal address:	Level 10, 321 Kent Street, Sydney, NSW, 2000
Phone:	1800 687 620
Fax:	(02) 8275 3232
E-mail:	<a href="mailto:enquiries@guardianfp.com.au">enquiries@guardianfp.com.au</a>

Our Privacy Policy can also be found on our website at Internet:  
[www.guardianfinancialplanning.com.au](http://www.guardianfinancialplanning.com.au) under the Privacy Policy link.