

# Privacy Policy

26 May 2021, Version 1.0

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**FORTYFIFTY**

**108 TAMAR PTY LTD**

ABN: 92 646 761 775

Australian Financial Services

Licence No. 529097

**FORTY FIFTY PTY**

**LTD**

ACN: 151 724 891

Corporate Authorised

Representative No. 408648



# PRIVACY POLICY

The privacy of your personal information is important to us at 108 Tamar Pty Ltd (Licensee) and Forty Fifty Pty Ltd (corporate authorised representative trading as Forty Fifty). In addition to complying with existing laws that govern confidential information that you provide to us, we are also required to comply with the Australian Privacy Principles. We will always seek to comply with the Australian 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 and Using Your Personal Information

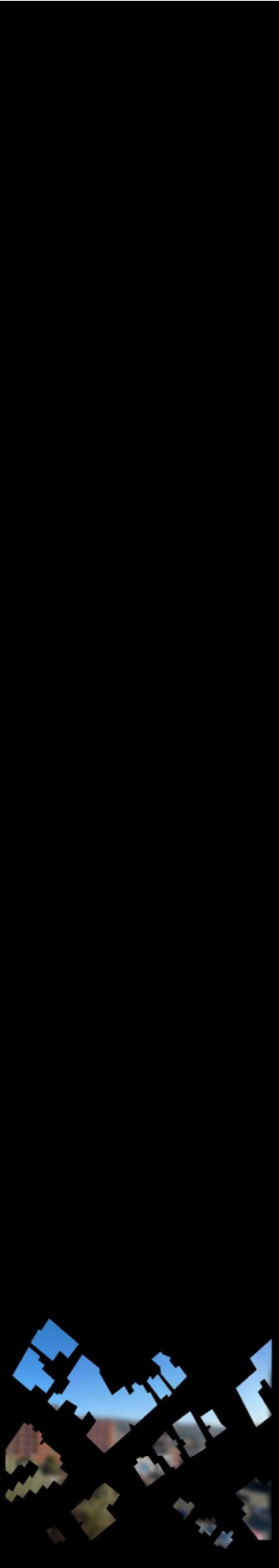
It is important to let you know the information that we may collect from you, why we need to collect this information and what we do with it. This information could simply be provided by you should you forward an email to us via the “Contact Us” area on our website, or from more formal discussions between us.

Your personal information will be collected and held by Forty Fifty Pty Ltd, who is a corporate authorised representative of 108 Tamar Pty Ltd, an Australian Financial Services Licensee, trading as Forty Fifty, for the purposes of:

- providing you with the advisory services that you have requested;
- managing our relationship with you;
- completing documentation and forms, including identifying you or verifying your authority to act on behalf of a client;
- protect our business and other clients from fraudulent or unlawful activity;
- to comply with relevant laws, regulations, and other legal obligations; 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 (which may include your sensitive information, such as health 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 Centrelink eligibility; and other information that we consider necessary.



We may collect information about you because we are required or authorised by law to collect it. There are laws that affect financial institutions, including company and tax law, which require us to collect personal information. For example, we require personal information to verify your identity under Commonwealth Anti-Money Laundering law.

We will collect your personal information from you directly whenever we can. Sometimes we collect your personal information from other sources or third parties such as your Accountant, where you have given us authority to do so.

We do this only if it's necessary to do so, for reasons which may include:

- we can't get hold of you and we rely on publicly available information to update your contact details;
- we need information from an insurer about an insurance application you make through us;
- at your request, we exchange information with your legal or financial advisers or other representatives.

You may not be aware that we have done so. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

What happens if you do not provide your information to us?

If you don't provide your information to us, we may not be able to:

- provide you with the product or service you want;
- manage or administer your product or service;
- verify your identity or protect against fraud; or
- let you know about other products or services that might better meet your financial and lifestyle needs.

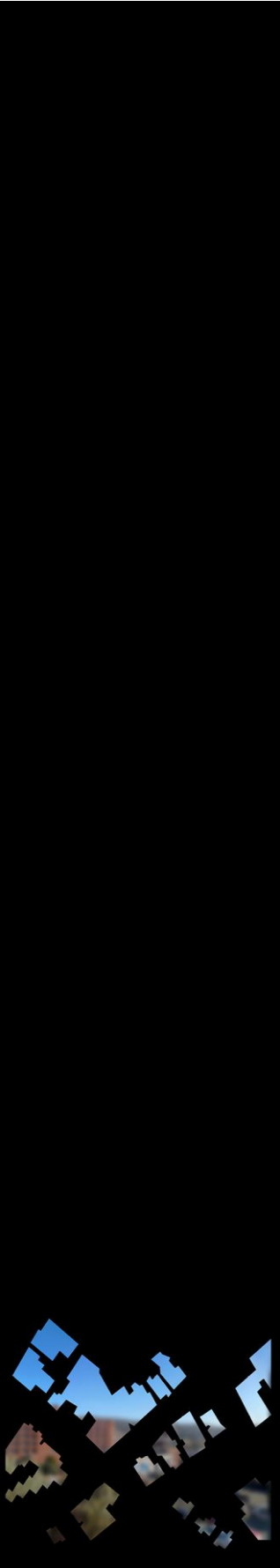
## Sensitive Information

Generally, we do not collect sensitive information about you unless required or permitted by law or where you consent for us to do so.

Sensitive information will only be collected if it is relevant to your product or service or function you are engaging us to provide. If applicable, this will be communicated to you. Sensitive information includes information relating to race, political or religious beliefs, sexual orientation and sexual life, criminal convictions, membership of professional or trade associations or unions, biometric and health information, information about your affiliation with certain organisations, such as professional associations.

## 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 Australian Privacy Principles.

## How we Store Your Information

We operate our business in Australia. We do not share your information with organisations outside Australia.

We may store your information in cloud or other types of networked electronic storage, as may external organisations that you use such as banks, investment product providers, superannuation providers and insurance providers. Electronic storage may mean in practice that this information is stored outside of Australia. Where this occurs, we take steps to protect the security and integrity of personal information.

Overseas organisations may be required to disclose information we share with them under a foreign law (eg relevant personal details where investing in overseas investments). In those instances, we will not be responsible for that disclosure.

## Consent to Contact & 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 us (see the 'Further Information & Contacting Us' of this Privacy Policy. We will process your request as soon as practicable.

## Gaining Access to Your Personal Information

You can gain access to your personal information that we hold about you. This is subject to some exceptions allowed by law such as where providing you with access would have an unreasonable impact on the privacy of others. We will give you reasons if we deny access. To request access please refer to the "Further Information & Contacting Us" section.

## Correcting Your Information

We endeavour to take reasonable steps to ensure that the personal information that we collect, use or disclose is accurate, complete and current. If you believe that any of the personal information that we hold is not accurate, complete or current, please contact us (refer to the "Further Information & Contacting Us" section) and provide us with the information to confirm that our records are not accurate, complete or current. .You can ask

us to correct information we hold about you. Please refer to the “Further Information & Contacting Us” section below.

We will take reasonable steps to ensure that your personal information is corrected. If we do not correct your personal information we will provide you with the reasons for not correcting your personal information. We can provide information or evidence as to why upon request.

## Complaints

If you have any questions or complaints regarding privacy or information handling, please write to:

Complaints Officer  
108 Tamar Pty Ltd  
108 Tamar Street  
Launceston TAS 7250  
Or [licensee@fortyfifty.com.au](mailto:licensee@fortyfifty.com.au)

Please mark communications to the attention of the Privacy Officer. We will respond to let you know who will be handling your matter and when you can expect a further response.

If your concerns are not resolved to your satisfaction, you may refer the matter to the Office of the Privacy Commissioner.

The office can be contacted on 1300 363 992 or you can communicate in writing via the following address:

Office of the Privacy Commissioner  
GPO Box 5218  
SYDNEY NSW 2001



## Financial Services Guide

We provide a Financial Services Guide (FSG) before providing any personal advice to clients. Should there be any changes to our FSG, the updated version is provided to clients prior to any further advice being provided.

The FSG outlines information in relation to our licensee (108 Tamar Pty Ltd ABN 92 646 761 775 AFSL Licence No. 529097) and the financial advice business Forty Fifty Pty Ltd (ACN 151 724 891). The FSG also includes information in relation to the advice process, documents we provide, our business ownership, investment philosophy, the services we provide and how we charge for our services, and our complaints procedure. Other information is also outlined in our FSG.

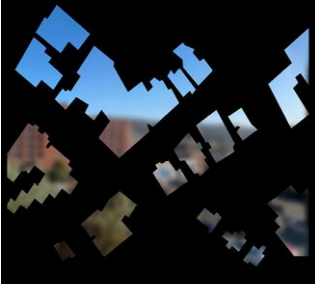
## Further Information & Contacting Us

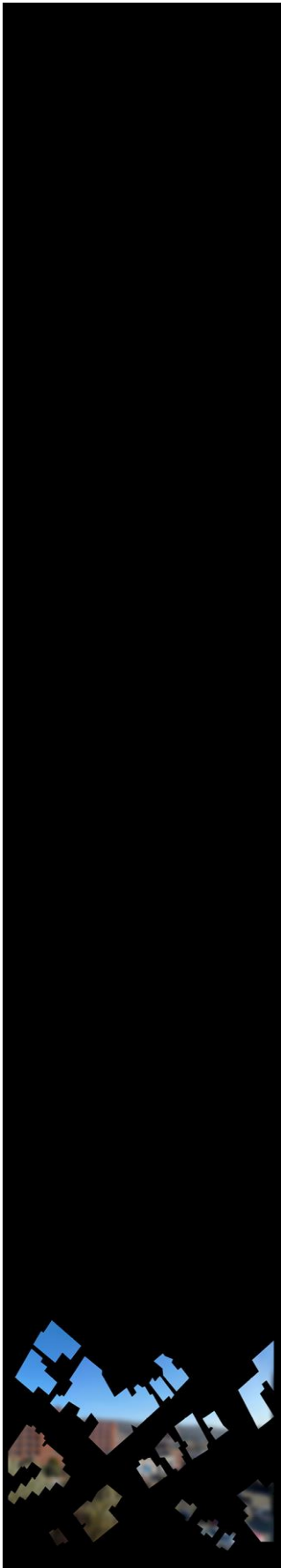
You can obtain further information on request about the way in which we manage the personal information that we hold, correct the information we hold, or you can raise any privacy issues with us, including a complaint about privacy, by contacting us:

**Office Address** 108 Tamar Street, LAUNCESTON TAS 7250

**Phone** 03 6335 4000 **Email** [licensee@fortyfifty.com.au](mailto:licensee@fortyfifty.com.au)

For more information about your privacy, you can also visit the Office of the Australian Information Commissioner's website at [www.oaic.gov.au](http://www.oaic.gov.au).





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