



# Privacy Disclosure Statement

## Introduction

In this document

“We”, “us” and “our” refer to:

Selectus Pty Ltd, Selectus Financial Services Pty Ltd, CardWise Pty Ltd, Selectus Salary Packaging Pty Ltd, Selectus Employee Benefits Pty Ltd, Selectus Managed Services Pty Ltd and any other member of the Selectus Group (collectively “Selectus”)

“You” and “your” refers to an individual whose information we collect and hold for our purposes.

## Our Privacy Policy

This Privacy Policy outlines Selectus’ privacy obligations and how we manage your personal information.

It is our policy to respect confidentiality and privacy.

Selectus is bound by the National Privacy Principles contained in the Commonwealth Privacy Act.

## Collection and verification of Personal Information

Personal information is information collected so that we can administer our customer relationships and provide customers with information on Selectus and the products and services we offer.

The law requires us to identify our customers, by collecting and verifying Personal Information.

You must provide us with accurate and complete information. If you do not, you may be in breach of the law and we may be unable to provide you with a particular service.

## Personal information we collect and hold

The type of personal information we may collect and hold includes an individual’s name, address, date of birth, contact details, income, assets and liabilities, account balances, employment details.

We may be required to collect additional personal information to comply with our obligations under taxation, social security, corporations or anti-money laundering laws.

We obtain personal information directly from you through interviews, application forms, and from information provided in the course of providing our ongoing services. We may also obtain information indirectly from other sources such as your employer, financial planner or accountant.

## Who we disclose personal information

We may disclose personal information to third parties we appoint as advisers, agents or service providers including auditors, administrators, legal advisers, entities providing finance, insurance, fuel, maintenance, registration and other services.

We may communicate information to any person acting on your behalf, including your financial adviser, solicitor, or accountant, executor, administrator, trustee, guardian or attorney.

We may also be required to disclose personal information to government agencies such as the ATO, ASIC and AUSTRAC under corporations, taxation, social security, or anti-money laundering laws. We may also be permitted, as distinct from being required, to disclose information in other circumstances.

We may also use your personal information for secondary purposes closely related to the primary purpose, in circumstances where you would reasonably expect such use or disclosure, such as providing information and marketing material to you. You may unsubscribe from our mailing or marketing lists at any time.

We require that our service providers acknowledge the confidentiality of any personal information we disclose to them and undertake to respect any individual's right to privacy and comply with both the National Privacy Principles and this policy.

### **Sensitive information**

Some personal information is considered to be "sensitive".

Sensitive information relates to a person's racial or ethnic origin, membership of political bodies, religions or trade unions, sexual preferences or activities, criminal record, state of health and medical history.

It is highly unlikely that Selectus will collect any sensitive information, however our policy is that any sensitive information collected will be used and disclosed only for the purposes for which it was provided, unless you agree that we may use or disclose it otherwise or the use or disclosure of this information is required by law.

### **Security of personal information**

We train our staff to respect confidentiality and privacy.

We hold personal information in a combination of secure computer storage facilities and paper-based files. It is protected by physical, electronic and procedural safeguards. We take all reasonable steps to protect personal information from misuse, loss, unauthorised access, modification or disclosure.

We destroy or de-identify personal information when the law permits. Most of the personal information Selectus holds is or will be stored in client files which will be kept by us for a minimum of 7 years.

Our Compliance Manager performs the role of Privacy Officer to ensure that our management of personal information is in accordance with this Policy and the Privacy Act.

### **Legal Risk**

Australia, as a member state of the United Nations, is obliged to implement United Nations Security Council sanctions. Australia also may be required to implement other international sanctions and sometimes imposes unilateral sanctions. Sanctions can cover various subject matters including financial restrictions. Consequently, Selectus may be prohibited from dealing with certain persons or entities.

This means that if Selectus is aware that you are a proscribed person or entity, then Selectus may be required to suspend, cancel or refuse you services or close or terminate any account, facility, transaction, arrangement or agreement with you.



We may also be required to freeze your assets. You could incur significant costs as a result of these actions.

### **Access to personal information**

Under the Privacy Act, individuals have the right to obtain a copy of any personal information that we hold about them and update or correct such information.

It is our policy to verify the identity of any person requesting access to personal information.

We will acknowledge requests within 14 days and respond promptly to it. We may charge a fee to cover the cost of verifying an application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise the likely cost in advance and can help to refine requests if required.

### **Complaints**

If you consider that Selectus has breached this Privacy Policy, the National Privacy Principles or the Privacy Act, you can make a complaint. This will be acted upon promptly.

Complaints can be made to Selectus' Privacy Officer by

- Telephone on 1300 651 117
- Email at [privacy@selectus.com.au](mailto:privacy@selectus.com.au)
- In writing at Level 6/179 Queen Street, Melbourne VIC 3000.

If you are not satisfied with our response to their complaint, you can complain to the Privacy Commissioner online at [www.privacy.gov.au](http://www.privacy.gov.au) or call 1300 363 992.

### **Contact us**

To make a general enquiry about Selectus' Privacy Policy, or to enquire about or update personal information we hold, call us on 1300 651 117.