



# Privacy Statement

# Millennium3 Financial Services Group - “Millennium3”

“Millennium3”, “we”, “our” and “us” means Millennium3 Financial Services group and all subsidiaries of the group as listed on the back page of this policy statement.

## National Privacy Principles

Millennium3 is bound by the National Privacy Principles (NPP) established under the Privacy Amendment (Private Sector) Act 2001.

## What type of information does Millennium3 hold?

As an organisation that variously provides risk, superannuation and / or financial planning advice, we are subject to legislative and regulatory requirements which require us obtaining and holding detailed information which personally identifies you and / or expresses an opinion about some aspects of your financial position. This “personal information” may include the following: -

- Name and address
- Date of birth
- Contact details including telephone numbers
- Gender
- Occupation and employment details including history
- Details of your financial needs and objectives
- Details of your current financial position including salary and other income, expenditure, assets and liabilities, risk protection, superannuation and other investments.
- Details of your risk preferences
- Details of your health
- Details of your social security eligibility and
- Details of your estate planning requirements.

## How does Millennium3 use this information?

It is important for us to obtain this information as it enables us to provide appropriate and timely advice to our clients. Failure to obtain this information could well compromise the quality of advice provided to our clients.

We will only collect information from you in a face to face interview, by telephone, through the return of a data collection form or by any electronic means satisfactory to you. We will not collect any information about you unless you knowingly provide it to us or authorise a third party to do so. The personal information we collect about you is to enable us to provide the following services to you: -

- Preparation of advice regarding your life risk, superannuation or financial planning needs,
- Reviewing your current position with respect to life risk, superannuation, or financial planning,
- Making investment and securities recommendations,
- Considering any other areas relevant to your financial needs.

## Will Millennium3 share this information with other companies?

Your personal information is generally held in your client file and on a computer database. We will at all times ensure that your personal information held by us is protected from misuse, loss, unauthorised access or disclosure. Millennium3 shares information with its external services and product providers including insurance company administrators and underwriters, superannuation fund trustees and administrators and investment product managers and custodians. We are

required by law to share information with various regulatory authorities, examples of these are the ATO, Centrelink and ASIC. Additionally, your details may be shared and stored by related entities and / or our authorised representatives. As a principal member of the Financial Planning Association we are required to make certain information available for inspection by the association to ensure our compliance with professional standards. This may involve disclosure of personal information. We may also use your personal contact details for the purpose of providing you with direct marketing material, for example, newsletters, which we believe, may be of value to you. However, you may instruct us not to send this information to you.

Finally, in the event that we propose to sell our business we may disclose your personal information to a potential purchaser in the course of them conducting due diligence investigations. All such disclosure will be in confidence and on the basis that no personal information will be used or disclosed by them. In the event our business is sold we may transfer your personal information to the purchaser of the business though you, as a client will be advised of any such transfer. Millennium3 does not sell mail lists.

### **How would we handle a request for personal information?**

Under the NPP you are generally entitled to access the information we have about you. We will endeavour to respond to your request for information on a timely basis and, in the same manner in which you made the request.

We will always ask you to identify yourself to our satisfaction and provide us with a reason for asking for the information. We are entitled to charge a fee for providing information but, unless your request is time consuming or requires substantial reproduction of documents we will be unlikely to do so. If we do propose to charge a fee we will give you an estimate of the fee in advance. If, under the NPP, we are entitled to refuse you access to information, we will tell you and provide reasons.

### **What if some of the information you hold is not accurate?**

We will endeavour at all times to ensure that the personal information that we hold is accurate. If you believe that the information we hold is inaccurate or incomplete in any way, please contact us and provide evidence of the inaccuracy. If we accept that our information is wrong we will correct it.

### **How do I complain about breaches of privacy?**

If you require more information about our privacy policy or wish to complain about possible breaches of your privacy, please contact Millennium3 and ask to speak to our privacy officer.

### **Which companies are covered by this policy?**

- Millennium3 Financial Services Group Pty Ltd
- Millennium3 Professional Services Pty Ltd
- Millennium3 Consulting Services Pty Ltd
- Millennium3 Superannuation Administration Pty Ltd
- Millennium3 Financial Services Pty Ltd

### **How do I contact Millennium3?**

Call us: Privacy Officer – 07-3902-9800

Fax us: Privacy Officer – 07-3902-9801

Email us: admin@millennium3.com.au

Write to us: Millennium3 Financial Services - PO Box 377, Cannon Hill QLD