

Your Privacy is important to us

Forsyths is committed to providing you with the highest levels of service. This includes protecting your privacy. Forsyths is bound by amendments to the Commonwealth Privacy Act 1988 and National Privacy Principles, which set out a number of principles concerning the protection of your personal information. This is outlined in our Privacy Policy below.

Forsyths Privacy Policy sets out important information about privacy protections which we extend to your personal information. It relates to personal information that you provide to us.

Forsyths retains the right to update this Privacy Statement as required. For example, as we update and improve our services, modifications may be required. Any changes in our management of your personal information will be published so that you are always aware of the sort of information we collect, how the information may be used, and under what circumstances it may be disclosed by Forsyths.

Please note that if at any time Forsyths is required by law to release information about you or your organisation, Forsyths must cooperate fully. This Privacy Policy does not apply to acts or practices of Forsyths that are directly related to employee records of current or former employees.

For more detail on Forsyths approach to privacy generally, please contact Arthur Kirk, Managing Director on (02) 6773 8400.

What Personal Information does Forsyths collect?

1. Personal Information is any information or opinion from which an individual's identity may be ascertained. Forsyths only collects information that is necessary to assist us in providing our services. We do not collect personal information unless we first ask you for it, you provide it to us, or the information is publicly available.

Examples of the types of information we collect include:

- a) Your individual or your entity's identity and contact details;
- b) financial information;
- c) share portfolio information;
- d) creditor information; and
- e) information as required by taxation law.

How does Forsyths collect information?

2. Forsyths collects information about you (individuals and entities) in a number of different ways including:
 - (a) Forsyths collects information from you when you engage our firm so that we may provide you with financial planning / tax consulting / training / business services / audit / information technology / business recovery and insolvency / human resources / corporate secretarial services;
 - (b) Forsyths collects information from external sources with prior consent from you. Some of the external sources include: Australian Security and Investments Commission (ASIC), Fund Managers, Australian Taxation Office (ATO). Forsyths ensures that external sources are permitted under the National Privacy Principles to disclose the information to Forsyths, or has received the prior consent from the individual to release the information to Forsyths.

Consent is obtained from you when we are appointed by you as your:

- tax agent;
- financial planner;
- registered office for a company;
- company liquidator; or
- Agent for other purposes (for example power of attorney).

Our appointment is confirmed in writing with you.

(c) Forsyths collects information when you make contact with us to enquire about our services.

(d) When you e-mail us:

- we will use your e-mail address for the purpose for which you provided it and to raise awareness about recent developments that may be of relevance or interest;
- your e-mail address will not be added to a commercially available mailing list; and
- we will not disclose it without your consent.

(e) Other personal information collected by us:

- will be collected by lawful and fair means;
 - will be used for a lawful purpose;
 - will be collected with your consent;
- and
- the purpose for collection should be clear and explicit; and
 - we ensure that any information collected is collected in accordance with the National Privacy Principles.

What may happen if you do not provide Forsyths with information

3. If you do not provide us with the information we request, our ability to provide our high standard of service may be compromised.
 - Forsyths advice may be inaccurate or incomplete;
 - Forsyths may be unable to provide certain services to the individual concerned;
 - The provision of (some of) Forsyths services to the individual may be delayed; and/or
 - In certain circumstances failure to provide some information may result in documents being submitted to the ATO, ASIC or other statutory bodies incorrectly delayed and may attract both legal and financial penalties .

Please note that National Privacy Guidelines stress that we only take reasonable steps in confirming the accuracy, completeness and currency of the personal information held by us. If there has been a change in the information which you have previously provided to us, we stress the importance of you contacting us to enable us to update your information.

Why does Forsyths collect the information and how is your information used by Forsyths?

4. Forsyths collects information to provide you with a specific service. We may use the information you provide to us for a number of purposes such as:
 - ATO reporting requirements;
 - managing your financial portfolio;

- ASIC requirements;
- provide other services you require;
- administer and manage those services, including charging, billing and collecting debts;
- inform you of ways the services provided to you could be improved;
- advising clients of events, business opportunities and service provision available to them;
- Providing you with news and information relevant to you
- research and develop our services; and
- maintain and develop our business systems and infrastructure.

Your personal information is also collected to promote and market other services which we consider may be of interest to you. You may notify us at any time that you do not wish to receive marketing or promotional material by contacting our privacy manager.

5. Forsyths only collects information from you which is relevant to the purposes of our retainer. We do not collect sensitive information such as an individual's religion; race; political opinion; membership of a political association; religious beliefs or affiliations; sexual preferences or practices; criminal records; or health information. There may from time to time be exemptions to this rule, such as where collection of this information is required by law.

Disclosure of Personal Information

6. Forsyths will not sell, exchange, trade or otherwise supply to third parties any personal information obtained from you without your prior consent.
7. Forsyths, with prior consent, discloses information about you to various organisations and/or parties in order to fulfil our client services. These organisations include for example:
 - Australian Taxation Office (ATO)
 - Australian Securities and Investment Commission (ASIC)
 - Institute of Chartered Accountants in Australia (ICAA) Quality Control
 - CPA Australia Quality Control
 - Banking and financial institutions
 - Superannuation authorities
 - Fund Managers
 - Government and statutory bodies
 - Auditors

When your personal information is no longer used by Forsyths as set out above, we will destroy or permanently de-identify personal information. Our ability to destroy information is limited by legislative requirement to retain records for a period of time.

How Forsyths minimises the risk to your personal information

8. Forsyths aims to protect the quality and integrity of personal information kept about you. Forsyths has implemented appropriate industry standard techniques, technological and organisational measures to protect against loss, misuse and/or alteration of the information under our control.

These measures include:

- Server Encryption and site monitoring
- Computer Firewalls & intrusion detection
- Computer password authentication

- Offsite data backup
- Audit trail of access to client data
- Confidentiality clauses in employment agreements
- Regular staff training as to the requirements of confidentiality including the rationale behind appropriate file management
- Bound by the Rules of Ethical Conduct of the ICAA and CPA
- Computer, Internet and Email Policy
- Building Security
- Restricted access to firm premises
- Unique client identifiers

Forsyths will review security arrangements from time to time as we deem appropriate.

9. We take reasonable steps to ensure that any personal information transmitted via our website is stored securely. Transmissions sent to or from our website are routinely monitored for quality control and systems administration. Unfortunately, no data transmission over the Internet can be guaranteed to be 100% secure. While we strive to protect your personal information from misuse, loss and unauthorised access, we cannot guarantee the security of any information you transmit to us or receive from our online products or services. Once we receive your transmission, we make our best effort to ensure its security.
10. Other web sites that may be accessed through our site may collect personally identifiable information about you. The information practices of those third-party web sites linked to Forsyths are not covered by this privacy statement.
11. Cookies are pieces of information that a web site can transfer to an individual's computer hard drive for record keeping. Cookies can make web sites easier to use by storing information about your preferences on a particular web site. The information remains on your computer after the Internet session finishes. Parts of the Forsyths web site may use cookies to store basic statistical data. The information collected may be used by Forsyths to help us improve the service by understanding how it is used. There is no attempt made to identify individual users in any way. On each use, a *session cookie* may be temporarily placed on your computer, which is used to maintain navigation information during your site visit. These session cookies are automatically deleted from your computer at the end of each Internet session. Most Internet browsers are pre-set to accept cookies. If you prefer not to receive cookies, you can adjust your Internet browser to refuse cookies or to warn you when cookies are being used.

Advice about the Internet and personal information can be found on the Privacy Commissioner's web site, www.privacy.gov.au.

Help us to ensure we hold accurate information

12. Forsyths takes all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date. However, the accuracy of the information we hold depends to a large extent on the information you provide.

You have a right to access your personal information (subject to the Act and related Policies), subject to some exceptions allowed by law. If you would like to do so, please let us know by contacting your advisor or our Privacy Manager. You may be required to put your request in writing for security reasons. Please note that we will not release information to a third party (such as a family member) without your prior written consent. We will not charge you for responding to such a request, unless we incur costs in providing the information.

How to contact us

For any complaints regarding a possible breach of privacy, or if you have any questions or feedback in relation to privacy, contact Arthur Kirk, Managing Director.

Contact Details

Phone: 02 6773 8400

Facsimile: 02 6772 9957

Email: armidale@forsyths.com.au

Address: 92 Rusden Street Armidale NSW 2350

Office hours: 8.45 am and 5.15 pm EST, Monday to Friday.