



## PRIVACY POLICY

This Privacy Policy has been adopted by ProYou Business Advisory (“we”, “us” and “our”) including any corporate entity owned or controlled by this company.

Our employees, contractors, consultants, partners and any other third party entities that at our direction have access to your personal information are bound by and must adhere to this Privacy Policy

By providing personal information to us you consent to our collection, use and disclosure of your personal information in accordance with this Privacy Policy.

We reserve the right to make amendments to this Privacy Policy at any time and will make available to you details of the changes we make. If you have objections to our Privacy Policy, you should notify us immediately and not submit personal information to us.

### 1. OUR COMMITMENT

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ProYou Business Advisory is committed to maintaining the privacy and confidentiality of personal information (as defined in section 6(1) of the *Privacy Act 1988* (Cth) (“the Act”). We will adhere to the Australian Privacy Principles 2014 (“APP”) established under the Act when collecting, using, disclosing, securing and providing access to personal information. We only collect, hold use and disclose personal information which is reasonably necessary to ensure that we are able to provide you with the products and services that are appropriate to your needs.

You can obtain further information regarding the APP and your privacy rights at the Office of the Australian Information Commissioner (OAIC) at [www.oaic.gov.au](http://www.oaic.gov.au).

### 2. PERSONAL INFORMATION WE COLLECT

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ProYou Business Advisory, with your consent, collects personal and sensitive information about individuals, including our clients, persons associated with or employed by our clients, or our business contacts to provide our professional services and to effectively manage our business relationships. When we collect, hold, use and disclose personal or sensitive information, we will do so through lawful and fair means.

Due to the nature of the products and services we provide, the type of personal information we may collect can include the following:

1. Names, employment titles, contact details;
2. Date of birth and gender;
3. Information in identification documents (e.g. passport, driver’s licence);
4. Tax file numbers and other government related identifiers;
5. Assets and liabilities;



6. Superannuation details;
7. Tax and financial statements;
8. Educational qualifications and employment history;
9. Personal income;
10. Visa and work permit status;
11. Bank account details;
12. Shareholdings and details of investments;
13. Information regarding insurance; and
14. Personal information about your partner and dependants.

You have a right to refuse to provide us with your personal information or to anonymity or the use of a pseudonym. However, if you do refuse to provide such information, or request the use of anonymity or a pseudonym we may be unable to complete or fulfill the purpose for which such information was collected, including providing you or our clients with the services we were engaged to perform.

### **3. COLLECTION & USE**

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We collect personal information from you to be able to provide you with the services you have requested us to provide including:

1. Providing you with financial planning advice;
2. Preparing tax returns and financial accounts; and
3. Liaising with third parties on your behalf such as financial institutions, government organisations, and insurance companies.

We may also share personal information internally within ProYou Business Advisory and its related entities, in order to communicate information about our wide range of business services or latest business solutions.

We may collect personal information from you or from third parties by:

1. Having face-to-face meetings and telephone discussions with you;
2. Asking you to complete client questionnaires;
3. You using our website and interacting with our social media sites;
4. You communicating with us through correspondence;
5. Conferring with third parties such as financiers or the Australian Taxation Office on your behalf;
6. Using “cookies” or other similar tracking technologies on our website that track website usage, preferences and personal account information;
7. Requesting information from a publicly available source; or
8. Through a client’s personal representative.

You should only provide us with someone else’s personal information where you have their express consent to do so and it is for the purpose of us providing services to you. Matters in this



policy should be communicated to any person whose information you collect and provide to us. In providing such information you agree that you have obtained the relevant consent and this is authorised to do so.

We may also collect your personal information from a third party where:

1. You consented to the collection of information;
2. We are required or authorised under Australian law, court/ tribunal, or someone other than you; or
3. It is unreasonable or impracticable to obtain the information from you.

#### **4. STORAGE & SECURITY**

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We take our security obligations seriously and your personal information is regarded as confidential and may be held in both hard copy and/or electronic versions. We will take all reasonable steps to safeguard your information so that it is not misused, lost, modified, accessed by unauthorised persons or disclosed without authorisation.

As responsible data custodians we are familiar with the requirements of the Notifiable Data Breaches scheme and are committed to responding to data breaches in accordance with our obligations under the Act. We will notify the OAIC and you if there is unauthorised access to, unauthorised disclosure of, or loss of, personal information held by us and the access, disclosure or loss is likely to result in serious harm to any of the individuals to whom the information relates in accordance with the Act.

Our website may contain links to external websites operated by third parties. The privacy policies of these other websites may not accord with this Privacy Policy and we cannot be held responsible and do not have control of the use of your personal information by these third parties.

As responsible data custodians, any breach of this Privacy Policy by our employees, contractors, consultants, partners and any other entity that at our direction have access to your personal information will invoke disciplinary and possible legal action against the offending party.

ProYou Business Advisory trains its employees carefully on handling personal information and confidentiality of such information. Once we have no purpose for holding your personal information, we will take all reasonable steps to destroy or de-identify the information.

#### **5. DISCLOSURE**

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Generally ProYou Business Advisory obtains your consent in writing or implied, prior to disclosing your personal information to a third party. However, in some circumstances we may



use and disclose your personal and sensitive information where it is required or permitted by Law or in emergency situations.

We may disclose your personal information for the following purposes:

1. To enable you to access and use our services and in turn provide our services to you;
2. To provide you with direct marketing materials that may be of interest to you such as articles or product brochures or correspondence from our business partners;
3. For purposes that you consent to such disclosure or for a related purpose where you would reasonably expect such disclosure; and
4. Any circumstance otherwise authorised by the APP and/or the Act.

We will only use sensitive information for the primary purpose it was obtained for or for a secondary purpose that is directly related to the primary purpose (or where otherwise required by law).

We may disclose your personal and sensitive information to trusted third parties, including the following entities:

1. Our representatives, advisers, employees, dealers, agents and related bodies corporate;
2. third party suppliers and service providers such as the providers for the operation of our website or business services;
3. Revenue NSW;
4. The Australian Taxation Office (ATO) to meet ongoing compliance;
5. The Australian Securities & Investments Commission (ASIC) or Financial Planning Association (FPA) on request to meet ongoing compliance, mandatory professional standards and other legal obligations;
6. Specific third parties authorised by you to receive information held by us;
7. As required by law or directed by legal decision/process; and
8. Any industry body, tribunal, court or otherwise connected with any complaint regarding our services.

It is possible (but not likely) that some of the personal information we collect may be disclosed to our contractors, agents and service providers located outside of Australia for storage purposes or for the purpose of completing a portion of the services.

We take such steps as are reasonably necessary in the circumstances to ensure that any overseas third party service providers we engage do not breach the APP. You consent to your information being disclosed to a destination outside Australia for this purpose.

## **6. ACCESS AND CORRECTION**

You have a right to access your personal information, subject to exceptions allowed by law. If you would like to do so, please provide us with a request in writing to the contact details listed



below. Depending upon the complexity of the request, we will endeavour to respond to you within four weeks of receiving your request. We reserve the right to charge a fee for searching for, and providing access to, your information on a per request basis. Where we cannot provide you with access to all of your personal information, we will provide you with reasons why. We may also require your identity to be verified when you send in your request and prior to sending any substantive response.

If at any time you believe that information we hold about you is incomplete, inaccurate, irrelevant, misleading or not up-to-date, please contact us and we will take reasonable steps to correct the information in accordance with the Act.

## **6. COMPLAINTS AND INQUIRIES**

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If you have a complaint regarding the way we have handled your information, or have any questions about this Privacy Policy, or your personal information we hold, please contact us by any of the following means:

ProYou Business Advisory  
Contact Person: David Cox  
Address: Suite 3, Level 3, 20 Smith St, Parramatta NSW 2150  
Email: [admin@proyou.com.au](mailto:admin@proyou.com.au)  
Phone: (02) 9064 1300

Please make sure to include your name and return contact details with any inquiry.

We will endeavour to respond to your complaint or inquiry within a reasonable period from when it is received.

If you are not satisfied with our response to your complaint or inquiry you can contact the Office of the Australian Information Commissioner (OAIC) at [www.oaic.gov.au](http://www.oaic.gov.au).

Policy Effective: 20 July 2021