PRIVACY POLICY

We understand that privacy is important to you. Forbes Grainger Financial Services is committed to protecting your privacy.

This Privacy Policy relates to the collection and use of personal information you may provide to us through this website.

Personal information is any information that can identify you. This may include sensitive information such as your health, race, religion or political beliefs. We may ask for sensitive information where it is required by law or where the information is needed to enable us to provide you with the financial products or services you need. In either case, we may collect such information incidentally. By providing us with sensitive personal information, you consent to us using the information subject to applicable laws.

In this website, "we", "our", and "us" may refer to Forbes Grainger Financial Services as a company.

The following information provides an overview of how we will protect your privacy.

Collection of personal information

We may collect and hold personal information about you, information you provide to us, including fact finder forms or when you speak directly with our staff.

Please note that if we collect personal information electronically, we may do so by using "cookies". A cookie is a packet of information which is sent by our website to your computer to track your use of our website and to allow you to effectively access your account information. This information is collected for security purposes and to protect the integrity of your account details.

Use and disclosure of personal information

Your personal information is used only for the purpose for which it is collected, and that is for the purpose of providing you with the financial products and/or services you have requested or for such other purposes:

- notify you about our other services and marketing activities from time-to-time; and
- manage our relationship with you.

We will not disclose your personal information unless the disclosure:

- is required by law;
- has your consent (express or implied);
- is to product providers you were placed in by a Forbes Grainger Financial Services Financial Adviser;
- is to financial planners, brokers and those who are authorised by us to review our clients' needs and circumstances from time-to-time;
- is to other entities within the Forbes Grainger Financial Services group, but only if this is necessary in order for us to provide you with services; or
- is to organisations with whom we have a business relationship that have strict confidentiality rules. You agree that not all recipients of your personal information may have privacy policies
- similar to ours and you consent to the disclosure of your personal information for those purposes.

If at any time you no longer wish to be notified about our products, services or promotions, please let us know.

Security

We strive to ensure the security, integrity and privacy of personal information submitted to our site, and we review and update our security measures in light of current technologies. Unfortunately, no data transmission over the Internet can be guaranteed to be totally secure.

However, we will endeavour to take all reasonable steps to protect the personal information you may transmit to us.

In addition, our employees and the contractors who provide services related to our information systems are obliged to respect the confidentiality of any personal information held by us. However, we will not be held responsible for events arising from unauthorised access to your personal information.

Access to your personal information

You can request us to provide you with access to personal information we hold about you. We may allow you to inspect your personal information in person, or provide you with copies or a summary of relevant documents, depending on what we consider most appropriate in the circumstances. Any charge we make for providing access will be reasonable.

Please note that we need not provide access to personal information if the request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonable interference with another person's privacy, or give rise to a breach of the law. If we refuse access, we will provide you with reasons for doing so.

Links to other websites

We provide links to other websites. These linked sites are not under our control, and we cannot accept responsibility for the conduct of companies linked to our website. Before disclosing your personal information on any other website, we advise you to examine the terms and conditions of using that website and its privacy statement.

Problems or questions

If you have any further queries relating to our Privacy Policy, or you have a problem or complaint, please contact us (for details, see 'Contact Us')

Further privacy information

For more information about privacy issues in Australia and protecting your privacy, visit the Australian Federal Privacy Commissioner's website at www.privacy.gov.au.