



**MARINIS**  
FINANCIAL GROUP

## Privacy Policy

Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group is committed to protecting the privacy of your personal information. Below is some information about how your personal information will be handled.

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### Your Financial Advisers and Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group Privacy Information

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#### Collecting your personal information

Your financial advisers Theo Marinis, Jason Zanini, Kristina Matthews and Stacey Vyden are authorised representatives of Financial Strategies (SA) Pty Ltd, trading as Marinis Financial Group, an Australian Financial Services Licensee, collect your personal information for a variety of purposes. These include providing you with the financial services you have requested such as providing you with financial advice, managing your financial adviser's relationship with you and contacting you about products and services in which you may be interested. Your financial adviser and Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group may also be required to collect your personal information pursuant to legislation and regulatory requirements. For example, in addition to obtaining personal information from you, whenever you acquire a new product or service via us, we will need to obtain certain documentary evidence from you as to your identity to ensure compliance with AML/CTF laws. Such evidence may include for example a certified copy of your driver's license, passport or birth certificate.

The kind of information that we may collect from you in order to provide you with financial services includes:

- name and address;
- date of birth;
- contact details, which may include your telephone number;
- your gender;
- occupation;
- your income, assets and liabilities;
- tax file number, where you have given it to us;
- health information (for some types of insurance);
- information relevant to your financial situation, for example where we have prepared a financial plan for you;
- insurance claim information, where this is relevant;
- your employer's name and address;
- your salary;
- the names and addresses of your dependants or beneficiaries;
- other information that you have given us.

We will only collect sensitive information, such as health, if reasonably necessary to provide you with financial products and services.

If the personal information requested by your financial adviser is not provided, your financial adviser and Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group may not be able to provide you with financial services, including providing you with financial advice that is appropriate to your investment needs, objectives and financial circumstances.

If we receive any information about you that is unsolicited and is not required to be collected for the purposes outlined in this section, we will, if it is lawful and reasonable to do so, destroy the information or ensure the information is de-identified.

## Using and disclosing your personal information

Your personal information may be used and disclosed by your financial adviser and Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group for the purposes outlined above and for related purposes.

We may also, from time to time, use your personal information (excluding sensitive information) for the purposes of direct marketing to you. Generally, we will only provide you with direct marketing if you have consented for us to do so, and you are able to opt out of receiving direct marketing from us at any time by contacting your financial adviser.

The types of service providers to whom your financial adviser and Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group may provide your personal information are:

- other financial advisers and organisations involved in providing the financial services you have requested (which may include ongoing services) such as fund managers who assist us in providing financial advice and para planners;
- insurance providers, superannuation trustees and product issuers in connection with the provision to you of the financial services you have requested;
- organisations that assist in operating a financial planning business such as those that provide administrative, financial, accounting, insurance, research, legal, computer or other business services;
- your representatives or service providers such as your accountant, solicitor, tax agent, stockbroker or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of the financial advisers, their employer's (if any) or Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group business;
  - government authorities and other organisations when required by law (such as to the Australian Taxation Office or authorised by law (such as where we are obliged to disclose information in the public interest or to protect our interests). Also where we are required to assist in law enforcement (such as to a police force). If we are required to disclose information in relation to enforcement related activities, we will maintain a written note of the disclosure of the information for this purpose.
- organisations to which you have consented to the disclosure of your personal information.

We do not disclose your personal information to overseas recipients.

## Storing your personal information

We will store your personal information in files within secure office premises, as well as electronically on financial planning software and on secure servers. We have security and privacy measures in place to ensure the integrity of your personal information and to protect it from misuses, interference and loss, and from unauthorised access, modification or disclosure.

Where we hold information that we no longer require for any purpose and it is not required to be maintained by Australian law, we will take reasonable steps to destroy the information or ensure that the information is de-identified.

## Gaining access to your personal information and contacting your financial adviser and Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group

You can gain access to your personal information held by the financial adviser and Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group. Your financial adviser and Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group can be contacted by calling (08) 8130 5130. We may charge you a fee for providing you with access to information if required to cover costs associated with the provision of the information.

In some circumstances allowed by law request for access can be denied. Where we do not allow access, we will provide you with a reason (unless unlawful to do so) in writing, along with details of how you may make a complaint in relation to the refusal.

We will ensure that our information that we hold about you is current, complete and correct. If you believe that your personal information is not complete, current or correct, you may contact us to correct this information on (08) 8130 5130. Unless we disagree with you about the accuracy or completeness of a record, we will generally correct it on request, (or suggest alternative arrangements for updating our records). If we disagree with you, we will give you our reasons (in writing), along with information about how to make a complaint about the refusal. We will not charge you for any requests to correct your information.

In the event that you have concerns about the way in which Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group has handled your personal information or if you feel there has been a breach of the Australian Privacy Principles, you may contact us at the above phone number. If you are not satisfied with the way in which we have addressed those concerns, you may refer the matter to the Office of the Privacy Commissioner.

The office can be contacted on 1300 363 992 or you can communicate in writing via the following address:

Office of the Privacy Commissioner  
GPO Box 5218  
SYDNEY NSW 2001

The Office will only use personal information you provide to us to give you advice or to deal with your complaint.