



ABN 81 085 198 429

AFSL 232 374

Solomon Forman – Authorised Representative 234 631

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is distributed by the adviser Solomon Forman with the authority of Forman Financial Services Pty Ltd. This guide is designed to help you to make an informed decision about the benefits of receiving professional financial advice from us (that require an AFSL).

It contains information about:

- **Who we are and how we can be contacted;**
- **What financial services we are authorised to provide to you under our AFSL;**
- **How we, and any other relevant parties, are remunerated in relation to the financial services we offer;**
- **Whom to contact if you have a complaint and how we deal with your complaints.**

ABOUT US

Forman Financial Services Pty Ltd (FFS) (ABN 81 085 198 429) is a private, unlisted company. Our primary activity is the provision of financial planning services, investment advice, tax advice and accounting to a range of individual clients, companies, self managed superannuation funds and trusts. FFS does not have any association or relationship with any other product providers.

FFS has obtained an Australian Financial Services Licence (AFSL) No. 232374 which allows us to provide both general and personal financial product advice, and deal in financial products, to retail and wholesale clients. This Financial Services Guide explains how we operate under this Licence.

Solomon Forman is the sole director and shareholder of FFS and receives a salary from FFS. Solomon Forman acts as an Authorised Representative for FFS (Authorised Representative Number 234631) and will be your Financial Adviser. Solomon Forman holds a Masters of Commerce (Financial Planning), Diploma in Financial Planning, Advanced Diploma of Accounting and Tax Agent. He is a member of the Financial Planning Association of Australia (FPA), SPAA and FINSIA. He has worked as a Financial Adviser since 1991.

FFS administration staff are sourced from Real Loans Services Pty Ltd (ACN 160 263 623). (Solomon Forman is the sole director of Real Loans Services Pty Ltd and Real Loans Services Pty Ltd is owned by his Family Trust.)

SPECIALIST PRODUCT ADVICE

Our AFS Licence enables us to provide you with advice about, and deal in, the following classes of financial products:

- Deposit and payment products including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Retirement savings accounts products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Securities
- Life products including investment life insurance products and life risk insurance products
- Superannuation including self managed super funds
- Interests in managed investment schemes including investor directed portfolio services
- Margin Lending

We provide financial product advice for the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities
- Superannuation including self managed super funds
- Managed investments

WHAT ARE THE RISKS?

Each product and recommendation we make carries some risk. Our role is to develop a strategy that suits your needs and your own level of comfort with investment risk. We will explain any significant risks of financial products and strategies which we recommend to you.

FORMS OF ADVICE

Whenever we provide you with personal advice, you are entitled to receive:

A Statement of Advice (SoA)

The SoA (previously known as a financial plan) contains the personal advice, the basis on which it has been given and other important information to help you understand the advice, the fees you will pay and any associations that may have influenced the advice given.

A Record of Advice (RoA)

If you have previously received personal advice from us in the form of a SoA, and

1. Your circumstances have not significantly changed; and
2. The further advice is related to the advice we provided to you in a previous SoA,

then we may provide further advice to you in the form of a RoA. A RoA can take the form of a note or a letter to you and you may request a copy of the RoA at any time up to seven years from the date the advice was provided.

If we make a recommendation to acquire a particular financial product, or offer to arrange the issue of a financial product, we will provide you with a **Product Disclosure Statement (PDS)** which contains information about the product to help you make an informed decision in relation to its acquisition.

HOW WE PROVIDE YOU WITH ADVICE

The advice we provide must be appropriate to your personal circumstances, based on our investigation and considering your circumstances. We will only recommend products to you after considering their suitability for your individual objectives, financial situations and needs.

If we provide personal advice to you, we are required under the law to act in your best interests and prioritise your interests ahead of our own.

We do this by following these steps:

1. The first meeting: We meet with you to find out what your expectations are and provide you with full details of the services we are authorised to provide. We will tell you how we are paid for our services if you decide to proceed with a Statement of Advice (SoA). In some cases, we will also use this time to inform you about financial issues that are relevant to you.

2. Collecting information and helping you set your lifestyle goals: We call this 'fact finding' and it requires the completion of a financial and lifestyle questionnaire. We will ask questions to help us understand your personal circumstances, your goals and objectives in life and also to help you determine your attitude towards investment risk. This includes identifying any problems or constraints which may affect the advice we give you. The basis and the scope of our advice will be agreed with you at this time.

You have the right not to tell us personal information. However, if you don't tell us, the advice you receive may not be appropriate to your needs, objectives and financial situation.

3. Prepare a Statement of Advice: We will develop and present you with a written SoA. The SoA will contain the basis on which we have made our recommendations, including information about fees, associations which may have influenced that advice and educational material to help you understand the products we are recommending.

4. Meet to discuss the SoA with you: This includes making any changes you want and obtaining your agreement to proceed with the SoA.

5. Implement the recommendations: We will help you complete application forms and assist you to ensure the recommendations are implemented in a timely and professional manner.

6. Review: We think reviews are very important, as your circumstances change, so may your financial needs and goals. We highly recommend that you review your investment annually to ensure it remains appropriate and effective for you.

PROVIDING US WITH INSTRUCTIONS

From time to time, you may wish to make changes to your personal objectives or investment strategy. You can provide us with instructions in writing by email or letter. Given the importance of your wishes and our need to act upon any instructions quickly and accurately, we prefer to receive written instructions from you. This will help prevent any misunderstanding or errors and will also provide a written history of your actions.

Some products in relation to which we provide financial services have their own rules about how to provide instructions or carry out certain transactions. Please refer to the PDS of the relevant product for these details.

YOU CAN EXAMINE YOUR FILE

You have the right to request an examination of all the documents we have on file for you.

WHAT CAN YOU EXPECT TO PAY?

We will agree with you on how we get paid before we provide any services and your SoA will include detailed information on the fees we may charge you and when you are required to pay. Our fees may depend on the time we spend developing your SoA and/or on the value of the funds you are planning to invest. FFS reserves the right to invoice you for a fee when you receive our recommendations and/or request that you pay us a management fee annually or in instalments.

Fees and charges such as management fees and insurance premiums may be payable by you to a product provider. The details of any fees or charges will be provided to you when we make specific product recommendations and are outlined in each product's PDS.

As a guideline, our current range of charges are:

Advice (please refer to Points 1 to 4 on pages 3 and 4)

Advice – which does not require SoA	Between \$404 to \$2,200
Advice – which requires preparation of SoA	Between \$2,200 to \$13,000 (per SoA)

Implementation, execution and placement (please refer to Point 5 on page 4)

Implementation, execution and placement	Between \$550 to \$3,600 per strategy
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Please note that the charge above relates to compensation for our time involved in implementing the strategy and placement into the product and does not include third party charges if required. The SoA will look at the total cost of recommended strategies and products.

Ongoing review (please refer to Point 6 on page 4)

Ongoing review	Between \$1,155 to \$35,000
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The following information relates to how we charge for our services.

NEW ENGAGEMENT

Financial planning, super and investment

Our preferred arrangement is to agree on a fee (either flat dollar fee or percentage of the investment) for the advice, for the implementation, execution and placement and for the ongoing review. The agreed fee will be based on your circumstances and the amount of work we estimate we have to do. We will notify you of the expected fee either before the meeting or after the initial meeting.

Example: You require us to provide advice regarding retirement funding (total invested amount \$500,000).

We agreed with you on a flat dollar fee of \$3,800 to provide advice presented through a Statement of Advice. We also agreed on \$1,650 as a flat dollar fee for the execution and implementation of the advice and we also agreed on a flat dollar fee of \$5,500 for ongoing service, to be increased with CPI or 4%, whichever is the higher. Therefore the total fee you will pay us for the first year will be \$10,950. In the second year the total fee will be \$5,720 based on ongoing service fee (including 4% increase).

Another example: Agreed percentage fee for ongoing.

The information in this example is the same as the above, the only difference is that the ongoing fee agreed on will be 1.1% of the investment value (instead of the flat dollar fee in the above example). In the first year the total fee will be approximately \$10,950 similar to the above (including the advice fee of \$3,800, implementation fee of \$1,650 and the 1.1% based on \$500,000 investment). In the second year the total fee will depend on the value of investments for that year. If the investment increases to \$600,000 the total fee will be \$6,600 (1.1% of \$600,000). If the investment value drops to \$400,000, the total fee will be \$4,400.

Personal protection

When advice incorporates personal protection, the execution and placement as well as the ongoing service for personal protection will be based on a commission arrangement, whereby we will get commission from the insurance company. In the Statement of Advice we will show commission we receive.

Other option

Although as mentioned our preference is to work on agreed fee with you, we do accommodate requests for engaging us on a pay as you go basis. This arrangement will be based on time spent and reimbursement of expenses, plus 25%. Our charges are as follows:

<i>Hourly rate for</i>	<i>Hourly rate charged</i>	<i>Calculation charged</i>
Solomon Forman	\$395	at 15 minute intervals
Admin staff	\$120	at 15 minute intervals

Reimbursement of expenses: at cost plus 25%

Example: You engage us for specific advice

Time spent on this task by Sol (SF) is 3.5 hours. Time spent by Admin (AS) is 6.5 hours. Expenses of printing, postage and phone calls is \$60. Total charge will be as follows:

<i>Time spent</i>	<i>Hourly rate charged</i>	<i>Total charged</i>
SF 3.5 hours	\$395	\$1,382.50
AS 6.5 hours	\$120	\$780.00
Expenses \$60	Add 25%	\$75.00
Total		\$2,237.50

Grandfathering

In the past we had some commission arrangements whereby we receive trailer commission from products placed through fund managers and superannuation funds. This commission was disclosed through the recommendation paperwork and was also explained in the Product Disclosure Statement relating to those specific products. This arrangement is being kept for some of our existing clients. If you are an existing client and not clear on our arrangement please contact Sol Forman as soon as possible.

OTHER RELATIONSHIPS

Neither Solomon Forman (adviser) nor FFS (licencee) have any associated relationship with the issuer of the financial product that might reasonably be expected to be capable of influencing them in the provision of financial services.

WILL ANYONE BE PAID FOR REFERRING ME TO YOU?

If you have been referred to FFS and you accept the services that we provide, we may pay the referrer a fee or a commission for the referral of your business. Your SoA will include details of any fees or commissions paid, including details on who has received a fee or a commission and the amount that they will receive.

RESPECTING YOUR PRIVACY

The privacy of your personal information is important to us. We collect your personal information to ensure that we are able to provide you with the products and services most appropriate to your needs. We also maintain a record of your personal profile, including details of your objectives, financial situation and needs, as well as any recommendations made to you, for a period of no less than seven years.

We have adopted the Australian Privacy Principles as set out in the law as part of our continuing commitment to client services and maintenance of client confidentiality. A copy of our full Privacy Policy is enclosed for your information.

PROFESSIONAL INDEMNITY INSURANCE

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS licence. The limit of the indemnity is \$2,000,000 for any one claim and \$4,000,000 in the aggregate for all claims arising out of our AFS licence activities. The insurance will cover claims made in relation to the conduct of authorised representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of s. 912B of the Corporations Act.

IF YOU HAVE A COMPLAINT

If you have any complaint about the service you receive from FFS, you should take the following steps:

1. Contact us and tell us about your complaint.

2. If your complaint is not satisfactorily resolved within five working days, you should forward your written complaint to the General Manager of Forman Financial Services. We will try to resolve your complaint within 45 days.

3. If the complaint cannot be resolved to your satisfaction you have the right to complain to the external complaints resolution scheme that we are a member of - the Credit Ombudsman Service Limited (COSL). COSL is an independent body established to assist consumers in the resolution of complaints relating to the financial services industry. COSL may be able to assist you to resolve your complaint, but will only become involved after you have made use of FFS' own complaints handling process. They can be contacted at:

Credit Ombudsman Service Limited
PO Box A252, Sydney South NSW 1235
P: 02 9273 8455 **F:** 02 9273 8445 **Website:** www.cosl.com.au

The Australian Securities and Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 to either make a complaint or obtain information about your rights.

The complaints procedures set out in the FSG do not apply to complaints you wish to lodge or make against the product issuer of the product in which you invest. For details of how to make such complaints, please refer to the PDS of the relevant product.

CONTACTING US

FFS can be contacted through:

Mr Solomon Forman
Managing Director and Authorised Representative
Forman Financial Services Pty Ltd
P: 02 9369 2443 **F:** 02 9369 3987 **E:** sol.forman@formanfinancialservices.com.au
Visit: Suite 501, Level 5, 55 Grafton Street, Bondi Junction NSW 2022
Or write to: PO Box 1165, Bondi Junction NSW 1355



ABN 81 085 198 429

AFSL 232374

Solomon Forman – Authorised Representative 234631

Privacy Policy

20 February 2015

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1.0 Purpose

The purpose of the privacy policy is to outline how Forman Financial Services Pty Ltd (FFS) and its officers, advisers, agents and employees collect, use and retain personal and sensitive information. FFS obtains and retains that personal and sensitive information in accordance with the Australian Privacy Principles (APPs). The APPs were introduced by the *Privacy Amendment (Enhancing Privacy Protection) Act 2012* (Cth) (Privacy Amendment Act). The Privacy Amendment Act introduced significant changes to the *Privacy Act 1988* (Cth) (Privacy Act). The Privacy Amendment Act includes new, harmonised, privacy principles that regulate the handling of personal information by businesses. This policy provides guidance on how to meet the privacy obligations imposed by the APPs, the Privacy Amendment Act and the Privacy Act.

2.0 Policy

2.1 Whom does this policy apply to?

This policy applies to all officers, advisers, agents, employees, clients and shareholders of FFS.

The APPs and the Privacy Act extend to an act done, or practice engaged in that has an Australian link. An organisation has an Australian link where it is:

- (a) an Australian citizen or a person whose continued presence in Australia is not subject to a legal time limitation;
- (b) a partnership formed, or a trust created in Australia or an external Territory;
- (c) a body corporate incorporated in Australia or an external Territory; or
- (d) an unincorporated association that has its central management and control in Australia or an external territory.

Where an organisation does not fall within one of the above categories it will still have an Australian link where:

- (a) it carries on business in Australia or an external Territory; and
- (b) the personal information was collected or held by the organisation or small business operator in Australia or an external Territory, either before or at the time of the act or practice.

2.2 Definition

Personal information means information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- (a) whether the information or opinion is true or not; and
- (b) whether the information or opinion is recorded in a material form or not.

3.0 Our commitment

We recognise that privacy is important.

We are bound by, and committed to supporting, the APPs set out in the Privacy Amendment Act. The information set out below is largely a summary of the obligations under the APPS.

For clarity, for the purposes of the Privacy Act, the obligations imposed upon FFS will also be applicable to its advisers, agents and employees.

4.0 APP 1 – Open and transparent management of personal information

The object of APP 1 is 'to ensure that APP entities manage personal information in an open and transparent way'.

APP1 imposes three separate obligations, to:

- (a) take reasonable steps to implement practices, procedures and systems that will ensure the entity complies with the APPs and any binding registered APP code, and is able to deal with related inquiries and complaints;
- (b) have a clearly expressed and up-to-date APP Privacy Policy about how the entity manages personal information; and
- (c) take reasonable steps to make its APP Privacy Policy available free of charge in an appropriate form and, where requested, in a particular form.

In accordance with the above requirements, it is the policy of FFS that:

- (a) all persons to whom this policy applies are required to inform themselves of their obligations under the APPs;
- (b) FFS will make available training as and when required to ensure persons to whom this policy applies are aware of their obligations under the APPs;
- (c) all clients of FFS, its advisers and agents are entitled to access their private information upon request;
- (d) any complaints by clients in relation to the handling of their private information should be referred immediately to the Privacy Officer – Professional Standards;
- (e) how FFS manages private information will be set out in this policy;
- (f) this policy will be freely available on any website operated by companies within FFS. Further, advisers and agents to whom this policy applies should also include a link to the policy on any website operated by them; and
- (g) on request, clients are to have free access to this policy in any form requested, so long as it is practical to do so.

FFS, its advisers and agents may collect and hold personal information such as a person's name, address, date of birth, income, tax file number (TFN) and such other information that may be required from time to time in order to provide services to clients. This is collected directly from its clients and personal information is held by either companies within FFS or its advisers, agents and entities.

Any personal information collected by FFS is solely for the purpose of providing services to its clients and is not disclosed unless required in the performance of those services (for example, a financial adviser disclosing a client's information to a financial institution in order to place an investment on behalf of that client). Any client may seek access to their personal information by contacting the appropriate company within FFS, or by contacting an adviser or agent of FFS directly. If a correction is required to that personal information the client may make that amendment by notifying the appropriate company within FFS, or by contacting an adviser or agent of FFS directly.

If a client considers that a breach of the APPs has occurred they can direct their complaint to the Privacy Officer – Professional Standards.

The relevant contact details are:

Privacy Officer – Professional Standards
Suite 501, Level 5
55 Grafton Street
Bondi Junction NSW 2022

P: 02 9369 2443
E: privacy@formanfinancialservices.com.au

If a client is not satisfied with the outcome of their complaint they may lodge a complaint with the Office of the Australian Information Commissioner (OAIC). Further information is available from the OAIC's website at www.oaic.gov.au.

FFS will only disclose personal information of its clients to overseas recipients where such disclosure is required to give effect to the instructions of a client (for example, where a client receiving financial advice wishes to invest in overseas equities). It is not practical to list all countries to which this information may be disclosed due to the variety of overseas financial services available to clients.

5.0 APP2 – Anonymity and pseudonymity

APP2 provides that individuals must have the option of dealing anonymously or by pseudonym.

However, those options are not required where:

- (a) the entity is required or authorised by law or a court or tribunal order to deal with identifiable individuals; or
- (b) it is impracticable for the entity to deal with individuals who have not identified themselves.

As the companies within FFS largely deal with clients in financial services, it is unlikely that it would be practical for services to be provided to those clients without them having identified themselves. Further, in most situations companies within FFS will be required under the terms of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) (AML/CTF Act) to appropriately identify clients.

6.0 APP3 – Collection of solicited personal information

APP3 outlines when you may collect solicited personal information.

FFS is required to only collect information that is reasonably necessary for one or more of its functions. As outlined in clause 5.0 above, it is anticipated that personal information will be required to be collected due to the financial services provided by companies within FFS. Information such as name, date of birth, address, income, TFN and other personal information will often be required for services such as:

- financial advice;
- mortgage broking;
- insurance;
- financial product management, and
- other miscellaneous financial services.

Where personal information is required to be obtained from clients in order for them to be provided services from companies within FFS, those clients must consent to the collection of their personal information.

Under APP3 FFS must have the client's consent to the collection of their personal information.

7.0 APP4 – Dealing with unsolicited personal information

APP4 outlines the steps that must be taken if unsolicited personal information is received. This means that information has been received where an APP entity took no active steps to collect the information.

If a member of FFS or its advisers and agents collects any unsolicited personal information it should immediately assess whether that information could have been obtained in accordance with APP3. If the information could not have been obtained under APP3 (for example, a client provides extra information that would not normally be required without being prompted to do so) then steps must be taken to destroy or de-identify the information as soon as practicable, if it is lawful and reasonable to do so.

If the information could have been collected in accordance with clause 6.0 then it should be dealt with in accordance with APPs 5 - 13. Please see below for details.

8.0 APP5 – Notification of the collection of personal information

If personal information about an individual is collected then reasonable steps must be taken to notify the individual, or otherwise ensure that the individual is aware of certain matters. These matters include:

- the identity and contact details of who collected the information;
- the fact and circumstances of collection;
- whether the collection is required or authorised by law;
- the purposes of collection;
- the consequences if personal information is not collected;
- the usual disclosures of personal information of the kind collected by the entity;
- information about the privacy policy; and
- whether it is likely that personal information will be disclosed to overseas recipients, and if practicable, the countries where they are located.

If a member of FFS or its advisers and agents collects personal information they are obliged under this Policy to provide the above information.

9.0 APP6 – Use or disclosure of personal information

If information has been collected for a primary purpose, the entity must not use or disclose the information for another purpose, unless:

- the person consents to the use or disclosure of the information; or
- one of the exceptions allowed applies.

As the exceptions set out the APPs are relatively complex, they have not been provided within this Policy.

If a member of FFS or its advisers and agents seeks to disclose personal information, for any other reason than the primary reason it was collected, then they must first contact the Professional Standards department to have such disclosure authorised.

10.0 APP7 – Direct marketing

If personal information about an individual is held, that information must not be disclosed for the purpose of direct marketing.

Any direct marketing proposal should first be approved by Professional Standards.

For the purposes of this Policy, any marketing material made available by a member of FFS that is explicitly provided for clients, eg monthly magazines, are able to be distributed. If a member of FFS or its advisers and agents do send marketing material to clients, the clients should be able to easily opt out of having that material sent to them. This may be done by contacting us by post, phone or email. Please see below for details.

Similarly, any client of FFS or its advisers and agents may opt out of receiving any direct marketing materials by contacting Professional Standards at:

Suite 501, Level 5
55 Grafton Street
Bondi Junction NSW 2022

P: 02 9369 2443
E: privacy@formanfinancialservices.com.au

11.0 APP8 – Cross-border disclosure of personal information

There are obligations under the APPs to ensure that personal information is not transferred to another country. It is the policy of FFS that no personal information should be transferred outside of Australia without the client's prior approval, and subject to receiving prior confirmation from the Operations Manager – Professional Standards.

For the purposes of this Policy, if personal client information is required to be transferred overseas in relation to an investment in a financial product, any member of FFS or its advisers and agents are advised that the obligations under the APPs have been met so long as that financial product is one approved by FFS for use.

12.0 APP9 – Adoption, use or disclosure of government related identifiers

An organisation must not adopt a government related identifier, such as a tax file number, as its own. Practically, this means that you could not for example, use a tax file number as a client reference for filing purposes.

Further, unless permitted you should not disclose a government related identifier to a third party.

13.0 APP10 – Quality of personal information

As part of the obligations under the APPs, you should take steps to ensure that all personal data collected is accurate, up to date and complete. Therefore, FFS or its advisers and agents should seek to update the personal information of its clients as often as possible. At a minimum, it is expected that personal information is updated annually wherever possible.

14.0 APP11 – Security of personal information

Reasonable steps should be taken to ensure the security of all client personal information is kept secure. What these reasonable steps will be will vary depending on the situation. However, some practical steps that may be applicable are:

- Personal information stored on a computer is password protected and not available on a public network.
- Personal information stored in hard copy is kept in a lockable cabinet.

Further, if personal information has been obtained, it should be destroyed or de-identified once it is no longer required. Please note that there are certain obligations imposed that require client information to be retained for a certain period of time. You should contact Professional Standards if you have any queries as to how long personal information should be retained for.

15.0 APP12 – Access to, and correction of, personal information

If a member of FFS or its advisers and agents holds personal information about an individual, then on request by the individual they must give access to that information.

There are exemptions to the above rule, such as if disclosing that information would pose a serious threat to the individual or if giving access would be unlawful. Further information as to when access is not required can be obtained from the Professional Standards department.

If a request for information is received, it must be dealt with in a reasonable period of time.

An access charge may be applied to personal information however it must not be excessive and must not apply to the making of the request.

If access to personal information is refused then the individual must be informed in writing that sets out why access was refused and how an individual is able to lodge a complaint about the refusal.

16.0 APP13 – Correction of personal information

If personal information is held and either:

1. it is apparent that the information is inaccurate, out of date, incomplete, irrelevant or misleading; or
2. the individual requests the entity to correct the information;

then steps must be taken to ensure that the information is accurate, up to date, complete, relevant and not misleading.

Any request to correct information should be dealt with within a reasonable period after the request was made.

17.0 Privacy complaints

If individuals wish to complain about any breach or potential breach of this Privacy Policy or the Australian Privacy Principles, our Professional Standards team can be contacted via email (privacy@formanfinancialservices.com.au), phone 02 9369 2443, or in writing (Suite 501, Level 5, 55 Grafton Street, Bondi Junction NSW 2022). The complaint will be considered within seven days and responded to accordingly. It is our intention to use our best endeavours to resolve any complaint to an individual's satisfaction, however, if they are unhappy with our response, they are entitled to contact the Office of the Australian Information Commissioner who may investigate the complaint further.

18.0 Non-compliance with this policy

Non-compliance with this Policy may result in disciplinary action and could include the termination of a relationship with FFS if the breach is considered serious.

If you are uncertain about how this Policy applies to a particular circumstance, or if you have any questions about the Policy, speak with your manager or a member of the Professional Standards team.

19.0 For more information

If you would like to find more information on this Policy, please contact the Professional Standards team by email at privacy@formanfinancialservices.com.au or by calling 02 9369 2443.

20.0 Review

This Policy will be reviewed by FFS Compliance Committee at least annually or as changing circumstances warrant.