



your privacy & ipac

Your privacy is important, and **ipac** is committed to protecting any personal and sensitive information you provide. This policy explains what information **ipac** obtains from you, how **ipac** obtains and uses that information, and how your privacy is safeguarded. Our privacy policy is available to anyone who asks for it.

information we collect

ipac needs to obtain personal and possibly sensitive information from you to provide you with financial services and products. Without this information we may not be able to provide you with these services.

personal information

If you're a client of ipac financial planning or wish to become one, we collect information about you that is both relevant and necessary in order for us to provide you with quality advice. The types of information we collect depends on the advice requested and may include information about your personal objectives, financial position, health, lifestyle and financial needs. Your **ipac** adviser will request this information.

If you're an investor in an **ipac** product, personal information will be collected from your application form to establish and administer your investment.

sensitive information

If we are providing you with advice on personal life insurance, we also collect health, medical and lifestyle information that relates to the insurance, which may include information about sexual preferences and practices. This information is collected for life insurance providers to assess whether to accept your life insurance proposal and, if so, on what terms. We will seek your written consent first and will ensure that this sensitive information is held in locked storage and only accessed by our insurance advice team.

Your Tax File Number (TFN) is governed by special legislation and is also protected when you provide it to us.

We will not obtain, use or disclose information about your racial or ethnic origin, political opinions, memberships of a political association, religious beliefs or affiliations, philosophical beliefs, memberships of a professional or trade association or trade union or criminal record unless you have given us express consent to do so or unless it is required by law.

how we collect information

ipac collects personal and sensitive information when you complete an application form, or when you give us information by telephone or internet, or through discussions with your **ipac** adviser, accountant or lawyer.

We may also collect information from our website (www.ipac.com.au) for internal purposes but not information that can identify you. This may include the number of users who visit the site, date and time of visits, number of pages viewed and traffic patterns. To collect this information we use 'cookies', or small computer data files that are saved on your hard drive. These cookies do not contain any personally identifying information.

In addition, we may collect information from you on behalf of another person such as your spouse, your children or the name of a friend or colleague that you may decide to refer to us. In this case, it is your responsibility to tell them of your disclosure and that they may access their information held by **ipac**.

security of information

We will take all reasonable security measures to protect the personal and sensitive information that we collect and hold from misuse, loss and/or unauthorised access, modification or disclosure.



use and disclosure of information

The information you give us is confidential for use within the AXA and **ipac** group of companies.

We will not reveal, disclose, sell, distribute, rent, licence, share or pass your information to third parties, other than to service providers contracted to **ipac** under strict confidentiality arrangements. Disclosure to service providers – such as fund managers, custodians, mailing houses, life insurance companies or administrators – may be necessary for you to receive services from us. Sensitive information will only be provided to life insurance companies or related entities.

Your **ipac** adviser will also have access to the information you provide to us, until you tell us that you no longer have a relationship with that adviser. It is important to understand that we reserve the right to appoint another **ipac** adviser from time to time. In these circumstances we will write to you advising you of the change.

We may also provide your information to your accountant or lawyer when required to implement financial advice, or on request.

ipac may also use your personal information to communicate with you about your investments and to tell you about new products and services that may be useful to you. While some communications are required by law, if you prefer we can remove your name from our mailing list for additional information.

To provide financial planning and life insurance advice to more Australians, **ipac** has established a network of financial planning partners who share **ipac**'s processes and philosophy. If you are located in an area where **ipac** does not have an office then we may pass your personal information to partners in our network so that you can obtain financial planning advice that is appropriate to your individual circumstances.

We will not use your information for any other purpose than is specified here unless you have given us your consent or it is for another related purpose that is within your reasonable expectations.

access to your personal information

Generally, you may access any personal or sensitive information **ipac** holds about you by contacting us. If applicable, a fee may apply for any costs incurred such as photocopying, administration and postage costs. All access requests will be completed within thirty (30) days.

anonymity

The nature of financial services does not lend itself to treating clients with anonymity. All transactions require personal information about the individual for whom the transaction is being completed. In some cases, however, such as handling enquiries about products from potential clients, we can do so anonymously.

contacting ipac

To update your information, remove your name from our mailing list, access your information or if you have an inquiry or complaint, please contact Investor Services on 1800 624 542 or write to **ipac** at: **ipac securities limited**, Locked Bag No. 15 Grosvenor Place NSW 1220. 'Your privacy and ipac' is also available at www.ipac.com.au.