

FYG Planners Website Privacy Policy

Please note that this Policy has been divided into two sections. The first section is for clients of FYG Planners Pty Ltd advisers and the second section, while referring to content in section 1, also contains additional information for Advisers and Prospective Advisers of FYG Planners Pty Ltd.

Information Access

FYG Planners encourages its advisers to be vigilant when accessing client information on an open network, for example, public Wi-Fi, or viewing in a public space to prevent “shoulder surfing”. FYG recommend its advisers to use the WealthEye portal when sending highly personal client information. If using email or using a removable media device (for example, a USB or external hard drive) it is encouraged to use encryption. See FYG’s Cyber Security policy for more information.

FYG recommends that advisers be conscious of the potential risks of using removable media devices on computers containing confidential client information.

Section 1: Clients of FYG Planners

Our commitment to you

At FYG Planners Pty Ltd (“FYG Planners”), your privacy is important to us. Privacy laws apply to how we collect, maintain, use and disclose your personal information and this Privacy statement explains how these laws affect FYG Planners and you, including:

- the types of information that we keep on record and how we may use that information
- your privacy rights along with our general rights and obligations
- our policies in relation to how we collect, maintain, use and disclose your personal information.

Other privacy statements

When you seek financial advice from an authorised representative of FYG Planners, you consent to FYG Planners and its authorised representatives collecting, maintaining, using and disclosing personal information about you (provided by you or by another person) in accordance with the privacy statements in the relevant documents, any Agreement you sign and this Privacy statement.

What information does FYG Planners and its Authorised Representatives hold?

The types of information we collect will depend on the type of product or service requested by you. Generally, we keep a record of one or more of the following types of information about you:

- information that identifies you, such as your name and address and other identification information provided by you and people nominated by you;
- if you apply for insurance, information about what is being insured, including information about your beneficiaries, information about your claims history, health information about you, information about your income and your professional background, training and experience (which may include sensitive information);
- if you apply for a superannuation or investment product or service, information about your employment, beneficiaries, bank accounts for funds to be transferred to or from and, in some cases, health information about you;

- transaction information relating to the product or service acquired by you, such as details of contributions and distributions for investment products; and

All information sought is required for our business purposes, which are detailed generally in this brochure and more specifically in our application forms.

We do not actively seek to collect sensitive information (for example health information or information about any criminal record), unless it is necessary for our business purposes. If we do have to collect sensitive information, we will only collect, use and disclose it in accordance with privacy laws.

Sometimes we act as an intermediary for others when collecting information about you, such as for the purpose of assisting you to apply for insurance. We will inform you when we do this.

How do we collect your information?

Generally, FYG Planners and its authorised representatives only collect personal information about you from you, unless it is not reasonable or practical for us to do so or if you consent. For example, we may collect information from a third party, like your accountant or a product provider, or your employer for superannuation purposes.

How do we collect information from our websites?

FYG Planners and its authorised representatives collect and hold information about you via our websites¹ when you:

- complete an Application or other type of form
- provide us with your contact details
- access and use our services through our websites.

FYG Planners and its authorised representatives also collect some statistical information about visitors, via our websites (for example, the number of visitors, pages viewed, types of transactions conducted, time online and documents downloaded).

Some of this statistical information is collected by using cookies. We use this information only for the purposes of evaluating our website performance (including identifying potential performance problems) and continually improving our services. None of the statistical information we prepare from information collected using cookies identifies individual visitors to our websites. Other than for statistical information, we do not collect any information about you via our websites unless you provide the information to us.

How may we use your personal information?

Generally, we use your personal information to:

- assist in the provision of financial advice
- ensure FYG Planners authorised representatives are compliant with their legal obligations
- process any client complaints
- ensure our internal business operations are running smoothly, which may include fulfilling legal requirements, conducting confidential systems maintenance and testing and conducting confidential telephone call monitoring to ensure our staff are properly trained and their service to you continually improved.

Any form used to collect your information may give more specific details about the way we use your information.

An authorised representative of FYG Planners may provide information about you to FYG Planners via our websites or otherwise, as part of an electronic facility or service offered by us that the authorised representative can use to store and access your information and produce reports containing your information. If information about you is provided to us using this facility or service but not for the purposes of, or in relation to, the provision of financial advice then, other than for the purposes indicated, we will not use your information for any purpose without your consent.

FYG Planners authorised representatives, their staff or contractors, must never upload client details or Personally Identifiable Information to any Generative AI system like ChatGPT. For more information on Generative AI, see **FYG Planners Cyber Security Policy**.

What rights do we have to disclose personal information?

Generally, we must obtain your consent before we tell anyone about you, or your investments. You can give us your consent expressly (by telephone or writing to us) or it may be implied by your conduct.

Sometimes the law requires or allows us to give out information about you. For example, we may be required to give your information to AUSTRAC or product providers for the purposes anti-money laundering matters. Another example is giving your investment details to a court if we are ordered to do so under a subpoena.

We may also disclose your personal information to:

- our external service providers that provide services to us. This is on a confidential basis and includes but is not limited to organisations that provide us with financial, advisory, administrative, client relationship management or other services, such as investment managers of products you select, paraplanners, financial institutions you nominate, industry bodies, mail-houses contracted to mail information to you in relation to your products and services and archive companies
- anyone acting on your behalf. We may do this by making this information available to them through an electronic facility or service (operated by us or an external service provider)
- to any party acquiring an interest in our business
- to a complaints body to whom a complaint relating to a product or service is referred
- where the law requires or permits us to do so
- if you consent

For insurance products, where required by law, we may disclose personal information about you to the Insurer without getting your consent. These parties are required to comply with the privacy laws in using any such information.

Use of your personal information by Institutional Business clients

If you acquire a product or service from an Administrator, Trustee, Responsible Entity, Custodian or Operator on behalf of an Institutional Business client, that Institutional Business client may use personal information about you for purposes as disclosed in its own privacy policy and in the disclosure document for the product or service you choose.

You can obtain a copy of the relevant Institutional Business client's privacy policy by contacting them directly or through us.

Use of your personal information by a Product Provider or Insurer

If you acquire a product from an Insurer or product provider (such as a Responsible Entity or Fund Manager), they may use personal information about you for purposes as disclosed in their own privacy policy and in the disclosure document for the product or service you choose. You can obtain a copy of their privacy policy by contacting the Insurer or product provider directly.

How we protect the security of your information

We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure. We have physical, electronic and procedural safeguards to protect your information held by us. For example, your personal information is stored in secured office premises, in encrypted electronic databases requiring Multifactor Authentication logins and passwords and/or at a secured warehouse.

We require all staff to maintain the confidentiality of your personal information.

We use secure methods to destroy or de-identify any personal information as soon as the law permits, provided the information is no longer needed by us for any purpose.

Changes to our privacy policies

We may amend this Privacy Policy from time to time. Not all changes to our privacy policies will require your consent, for example where office security procedures are changed. We will notify you of any change to our policies that require your consent before being implemented.

What are your rights?

Unless required by law (for example to comply with a legal duty of disclosure when applying for an insurance product) you need not give us any of the personal information about you or any other person which may be requested in our communications with you. However, without that information, we may not be able to provide you with an appropriate level of service.

Where we collect information from you about another individual, for example your nominated beneficiaries, please make that individual aware of that fact and the contents of this Privacy statement.

Marketing opt-out

If you do not want the benefit of receiving information about products and services, then please tell us. You can do this at any time by either writing to us or telephoning us at FYG Planners (details below) or by contacting your FYG Planners authorised representative.

Access to your information

You may request access at any time to personal information held by us about you. We will process your request within a reasonable time, usually 14 days for a straightforward request. More time may be needed, depending on the nature of the request.

There is no fee for requesting access to your information, however we may charge you the reasonable costs of processing your request. Sometimes we are not required to provide you with access. If we refuse you access to your personal information, we will tell you the reason why. If we are not required to provide you with access to the information requested, we will consider, if reasonable, whether the use of a mutually agreed intermediary would allow sufficient access to meet your needs and ours.

Correction of information

We try to ensure that all information held by us about you which we collect, use or disclose is accurate, complete and up-to-date. However, you must promptly notify us if there are any changes to your personal information.

You may ask us at any time to correct personal information held by us about you which you believe is incorrect or out-of-date. We will deal with your request within a reasonable time.

If we disagree as to the accuracy of the information, you may request that we make an appropriate notation in relation to that information noting you consider it is not accurate, complete or up-to-date.

Complaints

We will try to answer any questions that you may have, correct any error on our part or resolve any complaint that you may have about our information handling practices. If you consider that any action by FYG Planners breaches this Privacy Policy Statement or the Australian Privacy Principles or otherwise does not respect your privacy, please refer to the contact details listed under FYG Planners Pty Ltd Contact Details. Any complaint will be acted upon promptly.

If you are not satisfied with the response to your complaint, you have the right to complain to the Office of the Australian Information Commissioner on 1300 363 992.

FYG Planners Pty Ltd Contact Details

FYG Planners Pty Ltd is an Australian Financial Services Licensee No. 224543, ABN 55 094 972 540 based at Level 1, 111 Lake Street, Cairns Queensland 4870. If you have any questions, please contact us on (07) 4048 0000. If you prefer to write, please contact:

FYG Planners Pty Ltd Privacy Officer
PO Box 662
Cairns Queensland 4870

Explanatory Notes:

¹The Websites referred to are the FYG Planners, FYG Planners Xplan software, FYG Microsoft Dynamics Software (WealthEye) and each of the FYG Planners Adviser's firms' websites.

Section 2: Advisers and Prospective Advisers of FYG Planners Pty Ltd

Our commitment to you

Refer to Section 1 commentary under this heading.

Other privacy statements

In addition to the content in Section 1, if you apply to become an authorised representative of FYG Planners, the application form will include notices about privacy and requests for consent. Those privacy notices (called privacy statements) will specify in more detail how any information about you may be used or disclosed in relation to the services offered. When you apply to become an authorised representative of FYG Planners, you consent to FYG Planners collecting, maintaining, using and disclosing personal information about you (provided by you or by another person) in accordance with the privacy statements in the application form, any Agreement you sign and this Privacy statement.

What information does FYG Planners and its Authorised Representatives hold?

In addition to the content in Section 1, if you apply to become an authorised representative of FYG Planners, information about your professional background, training and experience, which may include sensitive information; is required and will be retained. We will also retain financial data provided with your application to join the FYG Planners group.

How do we collect your information?

Refer to Section 1 commentary under this heading.

How do we collect information from our websites?

Refer to Section 1 commentary under this heading.

How may we use your personal information?

Refer to Section 1 commentary under this heading.

What rights do we have to disclose personal information?

Refer to Section 1 commentary under this heading.

In addition to the commentary in Section 1, if you are a financial adviser, from time to time we may also use or give access to your personal information to the product providers with whom you place client investments. The information we provide is limited to your name and business contact details. We do this on a confidential basis to facilitate placement of client investments and to enable those investment managers to analyse products, services and client needs and to market products and services supplied by the investment manager that may be of interest to you.

Use of your personal information by Institutional Business clients

Refer to Section 1 commentary under this heading.

Use of your personal information by a Product Provider or Insurer

Refer to Section 1 commentary under this heading.

How we protect the security of your information

Refer to Section 1 commentary under this heading.

Changes to our privacy policies

Refer to Section 1 commentary under this heading.

What are your rights?

Refer to Section 1 commentary under this heading.

Marketing opt-out

Refer to Section 1 commentary under this heading.

Access to your information

Refer to Section 1 commentary under this heading.

Correction of information

Refer to Section 1 commentary under this heading.

Overseas Disclosure

Refer to Section 1 commentary under this heading.

Complaints

Refer to Section 1 commentary under this heading.

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Approved 9 November 2007

Reviewed 25 February 2014

Reviewed 29 May 2015

Reviewed and approved 29 May 2016

Reviewed and approved 4 April 2018

Reviewed 16 January 2019

Reviewed 15 May 2019

Reviewed 12 December 2019

Reviewed 28 August 2020

Reviewed 16 August 2021

Reviewed 11 October 2022

Reviewed 31 October 2023

Updated 6 May 2025

Updated 24 August 2026