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## PRIVACY POLICY FOR BFG FINANCIAL SERVICES

**Privacy Policy** This privacy policy sets out the approach taken by BFG Financial Services (“BFG”) including Baldry Financial Services Pty Limited Australian Financial Services and Australian Credit Licence No. 237235, as part of BFG’s management of your personal information. In this Policy “we” and “our” refers to BFG.

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**BFG** BFG is bound by the Australian Privacy Principles (APPs) which are principles that govern the handling of personal information so as to act in the best interests of its clients.

The BFG Group is an innovative and competitive provider of advice with respect to financial planning, accounting and credit services.

BFG may be contacted at:

Level 2, 2 Banfield Road  
Macquarie Park NSW 2113

Tel: + 61 2 8286 0000

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**Collection of Information** BFG are committed to maintaining your privacy. When you have dealings with BFG we may collect personal information from you for the purpose of carrying on our financial services business. Personal information is information about you that identifies you as an individual and can include your name, address and date of birth.

If you do not want to provide your personal information to us we may not be able to provide any financial planning, accounting or credit services to you. In most instances, we collect your personal information from you in writing, over the telephone or via the internet. In some situations, we may also collect your personal information from a third party, such as a person who has referred you to us.

We hold your personal information both in paper and electronic files. Key locks and passwords protect access to these paper and electronic files respectively.

## **Cookies**

We may use cookies to obtain session details for access to parts of our web site. Cookies are essential in providing a seamless access to some on-line databases. We do not store or collect cookie information.

A cookie is a short piece of data that is sent from a web server to a web browser on the user's machine when the browser visits the server's site. The cookie is stored on the user's machine, but is not an executable program and cannot do anything to the user's machine.

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## **Use of Personal Information**

When we have collected your personal information, we use it to provide you with a product or service appropriate to your needs.

We may also use personal information held about you to keep you informed of new products or special arrangements offered or distributed by us, or to conduct marketing activities, and may disclose information about you to our service providers for this purpose. These service providers can only use your information in accordance with our specific instructions. If you do not want us to use your personal information in this way, please let us know.

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## **Disclosure of Personal Information**

BFG may share some personal information about you with other companies in the BFG Group. We may disclose some of your personal information to external organisations that assist us in administering the provision of the products or services to you. These external organisations can only use your information in accordance with our specific instructions.

We may also disclose your personal information in circumstances where it is required or authorised by law.

You can always ask to stop receiving information provided by us.

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## **Email policy**

By communicating with us by email you require us to act without confirming your identity. If your instructions are unclear we are under no obligation to act on such instructions. We need you to ensure that the information you supply us is accurate. When you email us and we respond, neither your email nor our response is encrypted. Unauthorised persons or organisations may access it.

We will not be liable for any cost, expenses, loss or damage which you may suffer or incur in connection with any action taken or omitted by us in following any email instructions from you.

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**Accuracy**

We rely on the accuracy of the information you provide. If you think that we hold information about you that is incorrect please contact us and at your request, we will take reasonable steps to correct it (or suggest alternative arrangements for updating our records). If we decline to correct our records, for any reason, we will provide you with details of those reasons.

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**Access**

You are generally entitled to access the personal information we hold about you. If you wish to access your personal information, for security reasons, we require you to ask us in writing. This will assist us in identifying you to our satisfaction, and will also assist us by identifying the type of information to which you are requesting access.

Once we receive a request and determine that you are entitled to access the information, we will locate the information and make arrangements to give you access. We reserve the right to charge you our reasonable costs incurred in providing you access to information held about you. However, we do not impose a charge for lodging a request for access.

In certain circumstances, you may not be entitled to access the personal information we hold about you. For example, you may not be able to access the personal information held about you if providing you with access would unreasonably interfere with the privacy of others. If this happens, we will give you reasons as to why we are unable to provide you access.

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**Changes to this Policy**

We may amend this policy from time to time.

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**More Information**

If you would like more information about our privacy policy please contact us on the number listed above.

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