

# Cameron Harrison Privacy Policy

At Cameron Harrison (we, our and us), the privacy of your personal information is paramount. We are committed to maintaining the privacy and confidentiality of your personal information, in accordance with the recently introduced Australian Privacy Principles (APP's) contained within the Commonwealth Privacy Act.

This Privacy Policy applies to the following entities: Cameron Harrison Private Pty Ltd (ABN 53 153 020 252), Cameron Harrison Asset Management Pty Ltd (ABN 90 153 020 029), and Cameron Harrison Operations Pty Ltd (ABN 44 153 019 482), herein referred to as 'Cameron Harrison'.

We may review or amend our Privacy Policy from time to time for various reasons, including to reflect changes in our internal operations and practices or to keep pace with new legislation. Any changes will be reflected in an updated Privacy Policy available on our website. Alternatively, an updated policy can be requested in writing at the address listed in the 'How to contact us' section provided below.

## WHAT IS PERSONAL INFORMATION?

Under the Privacy Act 1988 (Cth), personal information is defined as information or an opinion, about an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion. It includes your name, age, gender, contact details and financial information.

## WHY DOES CAMERON HARRISON COLLECT PERSONAL INFORMATION?

As wealth and investment managers, it is our business to understand our clients' circumstances and needs over the long term for the provision of financial and other related services. We may not be able to undertake a full needs analysis or provide appropriate advice without this personal information.

It is for these reasons and to properly administer these relationships and manage your investments effectively, we need to collect certain personal information.

We may also collect personal information for other purposes such as:

- conducting reviews or audits of our internal processes and systems; or
- taking measures to detect and prevent fraud, in line with Anti-Money Laundering and Counter-Terrorism Financing Legislation.

## WHAT PERSONAL INFORMATION DOES CAMERON HARRISON COLLECT?

The personal information we collect and hold will depend on the service relationship we have with you, but may include:

- Name, gender, profession, marital status and date of birth
- Contact details (address, fax, telephone, email)
- Identification document details to verify your identity (for example, to comply with Anti-Money Laundering and Counter-Terrorism Financing Legislation)
- Tax file number or exemption reason
- Nationality or country of residence
- Bank account information
- Investment information (including current wealth position, objectives and risk appetite)

## HOW DOES CAMERON HARRISON COLLECT PERSONAL INFORMATION?

We will endeavor to collect personal information directly from you (solicited information), unless it is impracticable or unreasonable. This collection of information is completed through a variety of means, such as application forms, emails, telephone calls or meetings at our office.

We will collect your information from other sources only when it is necessary. Instances in which this may occur include:

- When we can't reach you. In which case we may consult publicly available information to update your contact details (such as a telephone directories, LinkedIn Profiles or company websites)
- Exchanging information with your representatives or agents with your authorisation, such as an accountant or legal adviser

## MARKETING

Given our organisational expertise and scope, we may, from time to time, like to inform you of our product and service offerings, our strategy and outlook, or any other noteworthy topics. This will generally be conducted by email or post. You may opt-out at any time, by selecting 'unsubscribe' at the bottom of the email page, or alternatively, by contacting us by the means below (see 'How to contact us' section).

## WHO DOES CAMERON HARRISON DISCLOSE PERSONAL INFORMATION TO?

As part of administering and managing client investments and wealth plans, we may disclose the personal information we collect to other organisations which are involved in the provision of advice or administering or managing investments such as the portfolio custodian and administrator, auditors and any other relevant service providers, some of which may be overseas organisations. This is only undertaken with your consent.

We may also provide personal information to your representatives or agents including your legal adviser and accountant. Again, this will only occur with your consent.

We may also be obligated to disclose your personal information to government or regulatory bodies (such as ASIC or the ATO) as required or authorised by law.

## HOW DOES CAMERON HARRISON SECURE YOUR PERSONAL INFORMATION?

Safeguarding the privacy of your information is very important to us. We store information in different ways, including in physical and electronic form, and take steps to protect the personal information from unauthorised access, disclosure, misuse, interference or loss.

Access to electronic systems storing personal information is restricted to authorised persons and only accessible with unique passwords. Physical records are stored securely and likewise only accessible by authorised persons.

We may store personal information physically and electronically with third party storage providers. If this occurs, these arrangements are subject to contractual arrangements stipulating that they take measures to protect and secure this information.

It is necessary that we maintain some of your information for certain periods under law, such as the Corporations Act and Anti-Money Laundering & Counter-Terrorism Financing Act. However, when information is no longer required, we will ensure that your information is destroyed or de-identified.

## HOW DOES CAMERON HARRISON ENSURE THE ACCURACY OF YOUR PERSONAL INFORMATION?

Cameron Harrison makes every attempt to ensure that the personal information we store is accurate and up-to-date. We realise that details and circumstances change regularly. It is for this reason that it is important that you notify us of any changes to your personal information.

Please contact us by any of the means listed in the 'How to contact us' section below if you believe any details are not complete, accurate or up-to-date.

## HOW CAN YOU REQUEST ACCESS TO YOUR PERSONAL INFORMATION?

You may request access to a copy of personal information stored by Cameron Harrison in relation to you under the Commonwealth Privacy Act by writing to us (see 'How to contact us' section below). We will endeavor to respond to your request as soon as possible.

It should be noted that access to your personal information is subject to some exceptions allowed by law. If we deny access to your personal information, we will let you know why in writing.

## WHAT IF YOU SHOULD HAVE A COMPLAINT?

If you are not happy with the collection, disclosure or retention of your personal information, you are entitled to complain. We have procedures in place to ensure that all enquiries and complaints are properly dealt with.

To save yourself valuable time, gather all the facts and documents about the complaint, think about the questions you want answered and decide what action you want us to take.

The following process has been established to address your concerns as quickly as possible:

1. Contact your relationship manager at Cameron Harrison or their immediate superior and explain the problem. Most issues can be resolved quickly in this way.
2. If you are unable to resolve the issue within three days, please telephone Paul Ashworth, Managing Partner, on +613 9655 5000 or send your details in writing to Cameron Harrison, GPO Box 1559, MELBOURNE VIC 3001.

If we are unable to resolve the matter to your satisfaction, you can refer your case to an independent complaint handling body. Cameron Harrison is a member of the Financial Ombudsman Service (Member Number 28688). Their contact details are:

GPO Box 3, MELBOURNE VIC 3001  
T 1800 367 287  
E [info@fos.org.au](mailto:info@fos.org.au)

## HOW TO CONTACT US

If you have any questions, complaints about our privacy and information handling practices or would like further information, you can contact us:

### **By Mail**

Privacy Officer  
Cameron Harrison  
Level 3, 90 Collins Street  
MELBOURNE VIC 3000

### **By Telephone**

(03) 9655 5000 (9am to 5pm Monday to Friday)

### **By Fax**

(03) 8672 6408

### **By Email**

[info@cameronharrison.com.au](mailto:info@cameronharrison.com.au)