



Privacy Policy

Updated: December 2021

Northstar Financial Advisers respects your privacy and is committed to protecting your privacy. This statement explains how we collect your personal information and how we maintain, use and disclose this information. It also provides detail about your privacy rights along with our general rights and obligations, and our policy in relation to the personal information we keep on record.

What information do we collect?

We may collect and hold personal information about you in the normal course of our activities. Your personal information is collected for the purpose of providing you with the service(s) that you have requested. The nature of the personal information we collect from you will depend on the service(s) that we are providing. Generally, the type of personal information we collect includes your name, your address, date of birth, marital status, your partner's personal information, income and other financial details, employment details and credit history.

Generally we would collect most of your personal information directly from you. We will only collect personal information from you that is necessary for one or more of our functions and activities. You may authorise us to collect information from a third party, such as an accountant.

At the time or before we collect personal information from you, we will take reasonable steps to inform you of why we are collecting that personal information, who else we might disclose that personal information to and what will happen if you do not provide the personal information to us.

Wherever it is lawful and practicable, we will give you the option of not identifying yourself or not providing personal information when dealing with us. However, failure to provide full and complete information may mean that we are unable to provide you with the services you have requested completely and properly.

Sensitive Information

In certain circumstances, such as when completing an application for life insurance cover, we may request sensitive information such as health information from you. We will ask you to consent to our proposed uses of the information. We will only use the information you provide for the purpose of providing the service(s) you have requested.

Marketing Opt-Out

From time to time we may also use your contact details for communications such as newsletters and marketing communications. If you do not want to receive this information, please tell us. You can do this at any time by writing to us, by phoning our office or using the *unsubscribe* prompt on our newsletters.

Personal Identifiers

We will not adopt as our own, any identifiers you may provide such as tax file numbers, Centrelink numbers etc.

Accuracy

We will try to ensure that all the information we hold about you which we collect, use or disclose is accurate, complete and up to date. To enable us to keep our records properly, please notify us if you believe that any information we hold about you is inaccurate, incomplete or out of date, and we will take reasonable steps to ensure that it is corrected.

Sharing information with third parties in including overseas parties

We may disclose information to third parties including;

- Those involved in providing, managing or administering your product or service
- Organisations that maintain, review and develop our business systems, procedures and technology, including testing or upgrading our computer systems
- Our accountants, auditors, lawyers and other external advisers



We may store information in a cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed via an internet connection, it is not always practicable to determine from which country information is accessed. We may use overseas facilities or contractors to provide certain services. We may transfer information outside Australia to countries whose privacy laws do not provide the same level of protection as Australia's. However, any such transfer of information does not change any of our commitments to safeguard your privacy and the information remains subject to existing confidentiality obligations.

Contact us

If you have any questions, concerns, or complaints about our Privacy Policy, or would like more information about our policy and services, please contact us in writing, by phone, by fax, or by email at the contact details noted below:

Northstar Financial Advisers
Suite 116 | 117 Old Pittwater Road
Brookvale NSW 2100
T 02 9905 0395
info@northstarfinancialadvisers.com.au