



Privacy Policy Statement





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In this Privacy Policy Statement
"SFS" 'we' 'our' and 'us' means Sear Financial Services Pty Ltd

Sear Financial Services Pty Ltd and Garry Bold are authorised representatives of Millennium 3 Financial Services Pty Ltd (M3FS)

What Type of information does SFS Hold?

The type of information we hold varies depending on the type of product or service we provide to you. In general, SFS may hold the following personal information:

- Name & address
- Date of Birth
- Contact details, which may include your phone number
- Gender

SFS May also hold the following information about you:

- Occupation
- Employment status
- Health information
- Smoking Status
- Tax File number, where you have provided it to us
- Information relating to your Financial Status including income of yourself and spouse
- The names and other details of your dependants or beneficiaries
- Your Employers Name and Address
- Other Information you may need to provide us

How does SFS use this information?

We use this information to provide you with products and services

Does SFS usually share this information with other companies?

SFS shares information we have obtained about you, where needed, with internal and external service providers, business partners, and consultants. These may include administrators, mailing houses, insurers & reinsurers, claims assessors and advisers. SFS also shares information as required by law eg. The ATO, Centrelink. We do not sell mailing lists.

Information Sharing

SFS needs to collect personal information about you and your circumstances to provide you with our products and services. SFS will also where relevant, disclose your personal information (including sensitive information) to our service providers, business partners and other consultants for this purpose, e.g to assist in arranging insurance, completing applications, and having applications processed and policies issued. We may also use information gathered to assist in assessing claims. Generally we ask for your consent to do this when we collect information from you.

SFS arranges insurance for clients referred to us from external sources with whom we hold an agreement, information collected about those clients referred by the specific external referral source may be shared with that external source in assisting in managing those clients

How does SFS handle a request for access to personal information?

Under the National Privacy Principles you are generally entitled to access the information we hold about you. Where you are entitled to access, the time required to give you access will depend on the type of information requested. If we can we will answer your question immediately. We will also try to answer you in the same way that you ask, for example, if you telephone to ask for the information we will, if practicable give you that information over the telephone. We will generally respond to a written request in writing.



Sear Financial Services

Sometimes, we will ask that that you put your request in writing, for example where you want copies of material or access to older information or files which are no longer current or it is necessary to retain a record of your request. We may also ask you to identify yourself to our satisfaction.

In some circumstances we may charge a fee for giving you access,, which will vary but will be based on our costs (internal and external) in locating the information and the form of access you require. If we propose to charge a fee for giving access, we will give you an estimate of the fee so that you can confirm that you still want us to give you access to the information. We do not impose any charge for lodging a request for access.

If we are entitled under the National Privacy Principles to refuse to give you access, we will tell you and provide reasons.

What if some of the information we hold is wrong?

Please tell Us. We want our records to be accurate, complete and up to date. Unless we disagree with you about the accuracy or completeness of a record, we will generally correct it on request, (or suggest alternative arrangements for updating our records). If we disagree with you we will give you our reasons.

How do I make further enquiries or complain about a breach of privacy?

If you require more information about the way SFS manages personal information or wish to make a complaint about a breach of your privacy, please contact SFS (See below for details) and ask to speak with the Privacy Officer.

How do I contact Sear Financial Services?

Call us

Privacy Officer (03) 97972999

E-mail us

lynne@searinsure.com.au

Write to us

The Privacy Officer
Sear Financial Services P/L
P.O. Box 7013 DANDENONG Vic. 3175

Changes to this Privacy Policy

We reserve the right to amend this Privacy Policy from time to time.

Sear Insurance Brokers

Suites 3-4, 73 Robinson Street, Dandenong Victoria 3175

PO Box 7013, Dandenong Victoria 3175

Phone: (03) 9797 2900 Fax: (03) 9791 1660

