

# Privacy Policy

**Melissa Jane Meagher trading as Talking Money ABN 55 940 445 507 (Talking Money/We/us)**

## Introduction

At Talking Money we seek to provide the best possible service as your financial coach. To achieve this, we may need to collect personal information about yourself and the circumstances surrounding your financial circumstances.

It is important for us to ensure that you are confident that any personal information you provide to us is treated in the appropriate manner and with the appropriate degree of privacy.

Talking Money offers expertise in financial coaching and the services it provides to you will dictate the types of personal information that may be necessary for us to collect.

## What does "personal information" mean?

Personal information is any information about you that identifies you or by which your identity may be reasonably determined. By collecting this personal information we are able to:

- Undertake a review of your personal financial position;
- Assist you in preparing a budget and set short and long term financial goals suitable to your circumstances;
- Contact you when and where necessary;
- Ensure that you attain the best possible service; and
- Identify you and protect you from any unauthorised access to your personal information.

## Sensitive information under the new privacy policy rules

Certain information which will be collected by Talking Money will be regarded as sensitive information. The disclosure of sensitive information can only be made by Talking Money with your direct consent or where it is required by law to be disclosed. Some examples of sensitive information include:

1. Sexual preferences or practices.
2. Criminal record.
3. Health.
4. Membership of trade union.
5. Membership of professional trade association.
6. Philosophical beliefs.
7. Membership of political association.
8. Religious beliefs or affiliations.
9. Political opinions.
10. Racial or ethnic origin.
11. Financial circumstances.

## How Talking Money collects your personal information

We will always collect your personal information directly from you. If for some reason we are unable to obtain personal information directly from you we will obtain your consent before information is obtained from another party.

Collection of your personal information may occur in a number of ways including:

- Face to face meetings or telephone calls with you;
- Completion of forms, including our financial position questionnaire;
- Through correspondence; and
- By financial documents which you may provide us.

Specifically, personal information will be collected during the course of our relationship with you. The type of personal information we collect will be your contact information, information relating to your financial circumstances, and any other personal or sensitive information necessary for us to provide the services to you. We will collect your personal information only for the purpose of providing our Services to you.

Where possible, we will require you to specifically consent to any use or disclosure of your personal information. Your consent will usually be required in writing. However, where necessary, we may accept your verbal consent to disclose particular information.

Regardless of how your personal information is collected and whether or not it is through implied or actual consent, Talking Money will deal with your personal information in accordance with this privacy policy.

### **Who would Talking Money disclose your personal information to?**

Talking Money will not disclose your personal information without your consent. Your consent may be given expressly, or it may be implied from your conduct and interaction with us during the course of our relationship with you.

### **Ensuring your personal information is up to date**

To enable us to provide the services in an efficient and proper manner, your personal information must be up to date. In this regard it is important that, during the course of your relationship with Talking Money, you notify us of any changes to your personal information which we hold. This includes your contact details and any matter that may be material to the furtherance of our dealings with you.

### **The security of your personal information**

Talking Money prides itself on its secure handling of the personal information of its clients. We will take all reasonable precautions to safeguard personal information that is held by us, either on file or on computer, from loss, misuse, unauthorised access, modification or disclosure.

To ensure that your personal information is secure, Talking Money employs a number of means, including:

- External and internal premises security.
- The requirement for all employees to enter into a confidentiality agreement.
- Computer firewall protection.
- Restricted access to personal files and information.
- Up-to-date technology and computer maintenance to prevent unauthorised access.
- Document handling and shredding procedures with respect to personal information.
- Limited access to your personal information.

When Talking Money no longer requires your personal information and our services have been completed, we will ensure that the records are disposed of or destroyed appropriately.

### **Access to your personal information**

At any time you may give notice to Talking Money that you wish to access your personal information that we hold.

In order that this information is made available to you some notice is required so that we may have the documentation ready for your inspection. We will endeavour to handle all requests for access to personal information as quickly as possible and provide that information to you within seven days of receipt of that request.

However, some requests may take longer to process depending upon the amount of documentation held by us.

You may only access your own personal information. Any personal information held on your file, in respect of any other person, will not be disclosed to you.

Talking Money may also be under obligation by law, in some circumstances, to deny access to your personal information.

If we deny you access to your personal information, reasons for that denial will be provided.

### **Your personal information online**

Talking Money prides itself on the maintenance of up-to-date and technologically advanced computer systems. Our computers are continually being updated to maintain their security to ensure that any breaches of security, potential or actual, may be identified and rectified.

Talking Money will correspond with you via email where you consent to that occurring. E-mail may not be a secure way to communicate your personal information to us and as such, that personal information should be delivered through secure means.

### **Direct marketing**

Talking Money may from time to time use your personal information, such as your email address or contact details, to provide you with information about other services that we offer.

If at any time you do not wish to receive any information about these services please feel free to contact us on 0417 614 854 and we will not send you any further material.

### **Changes to this privacy policy**

Talking Money is constantly monitoring regulations, policies and procedures to ensure that we are up to date with changes in the law and market practices. As a result, we may change this privacy policy from time to time.

### **Wishing to access your personal information**

Should you wish to access your personal information, all you need to do is contact Talking Money on 0417 614 854 and advise us of your request. When you access your personal information, we will require you to sign a document stating that you have accessed your information.

### **Complaints about breaches of privacy**

If at any time you believe that Talking Money has wrongfully disclosed your personal information or has breached this privacy policy, then you may lodge a complaint with us by phoning 0417 614 854 or writing to Melissa Meagher trading as Talking Money, 4/24 Wambool Street, Bulimba QLD 4171.

If you are not satisfied with the response you receive from Talking Money, you may contact the Federal Privacy Commissioner by phoning 1300 363 992 or writing to the Director of Complaints, Office of the Federal Privacy Commissioner, GPO Box 5218, Sydney NSW 1042.