

PRIVACY POLICY

This privacy policy applies to Fusion SMSF Administration Pty Ltd (ABN 11 641 345 244). This policy explains how Fusion SMSF Administration Pty Ltd handles personal information and complies with the requirements of the Australian Privacy Act 1988 (Cth) ("Privacy Act"). If you have any further questions in relation to this policy, please contact our office at fusion@nsassociates.com.au

This policy relates to Fusion SMSF Administration Pty Ltd collection and handling of personal information that is covered by the Privacy Act. It is not intended to cover categories of personal information that are not covered by the Privacy Act.

Collection of personal and financial information

Fusion SMSF Administration Pty Ltd does collection of personal information from clients, customers, employees, contractors and other individuals. We collect and hold this information only when it is necessary for business purposes and to deliver our services in most efficient manner.

The Fusion SMSF Administration Pty Ltd collects and holds information mainly relating to the contact details and other organisational details of our clients, suppliers and other business contacts. The information mainly includes names, addresses, telephone numbers, e-mail addresses, tax details and job titles. To provide professional services to our clients, we may collect and hold more detailed personal information (for instance financial details if we are engaged to perform financial services or credit information).

The Fusion SMSF Administration Pty Ltd collects information directly from individuals at the time of dealing with them and may be provided by them in forms filled out by individuals, face to face personal interview, email messages, telephone conversations or by third parties. If someone contacts us, we may keep a record of that contact.

Use of collected personal and financial information

The main purposes, for which we collect, hold and use personal information are:

- to provide our services in more efficient manners;
- to maintain our services and contact with clients in case of requirement;
- to keep our clients and other contacts informed of the services we offer;
- for general management and reporting purposes, such as invoicing;
- for purposes related to the recruitment of our staff and providing internal services to our staff; and
- other purposes related to our business.

If someone chooses not to provide us with personal information, we may be unable to provide our services.

The Fusion SMSF Administration Pty Ltd may collect, hold and use personal information about individuals and business clients to market our services, including by email. However, anyone can elect not to receive further marketing information from Fusion SMSF Administration Pty Ltd by writing or email to fusion@nsassociates.com.au. Please allow us 15 days for your request to be processed.

If we collect, hold or use personal information in ways other than as stated in this policy, we will ensure we do so pursuant to the requirements of the Privacy Act.

The Fusion SMSF Administration Pty Ltd may collect and hold information, from its employees, which may not be subjected to the Privacy Act and therefore this policy may not be applicable in handling employees information.

Disclosure of personal information

Fusion SMSF Administration Pty Ltd does not disclose personal information to third parties unless:

- permitted by this policy;
- we believe it is necessary to provide you with a product or service which you may have requested.
- to protect the rights, property or personal safety of any member of the public or the interests of Fusion SMSF Administration Pty Ltd;
- some or all of the business of Fusion SMSF Administration Pty Ltd are or may be transferred to another party as part of the sale of some or all of Fusion SMSF Administration Pty Ltd business;
- you give your consent; or
- such disclosure is otherwise compulsory or permitted by law, regulation, rule or professional standard.

Fusion SMSF Administration Pty Ltd uses range of softwares purchased from other service providers to provide professional services with highest degree of efficiency and quality in this changing computerised world. These result in the availability of personal information held by Fusion SMSF Administration Pty Ltd to individuals and organisations outside of Fusion SMSF Administration Pty Ltd on behalf of Fusion SMSF Administration Pty Ltd. This may include, but is not limited to, independent contractors and consultants, information technology providers, credit managers and debt collecting agencies. We require our service providers to adhere to our privacy guidelines and not to keep, use or disclose personal information we provide to them for any unauthorised purposes.

Privacy on our website and applications

This policy also applies to any personal information we collect via our website, email or any other digital devices.

Security of personal information

The Honest & Young Pty Ltd may store some or all of the personal information electronically in the server used by Honest & Young Pty Ltd. Some or all this personal information may be available to partners and authorised staff of Fusion SMSF Administration Pty Ltd for use in accordance with this policy.

The Fusion SMSF Administration Pty Ltd is committed to take all reasonable courses to secure any personal information relating to you, whether electronically or in hard-copy, and to keep this information accurate and up to date. The staff of Honest & Young Pty Ltd will also be required to respect the confidentiality of any personal information held by Honest & Young Pty Ltd.

Access to information

The Fusion SMSF Administration Pty Ltd will provide access to your personal information upon request by you or as authorised by you. When you make a request to access personal information, we will require you to provide some form of identification (such as a driver's licence or passport) so we can verify that you are the person to whom the information relates.

Corrections and concerns

If you believe that information we hold about you is incorrect or out of date, or if you have concerns about how we are handling your personal information, please contact us and we will try to resolve those concerns.

Changes in Policy

Fusion SMSF Administration Pty Ltd may update its privacy policy at any time and it will apply between us whether or not we have informed you about those changes.