



## FINANCIAL SERVICES

ABN 41 973 962 834

# PRIVACY POLICY

## Our Commitment

At C & W Financial Services (C&W) we recognise that your privacy is important. We are bound by and are committed to supporting the Australian Privacy Principle's (APP) set out in the Privacy Amendment (Enhancing Privacy Protection) Act 2012. The information set out below is largely a summary of our obligation under the APP.

## Overview

C & W Financial Services has created this privacy policy ("Privacy Policy") in order to demonstrate our firm commitment to privacy.

1. This Privacy Policy applies to personal information collected by our firm.
2. C & W will update this Privacy Policy as required. If it is changed, the changes will be posted either on our website or to you so that you are always aware of the sort of information collected, how the information may be used, and under what circumstances it may be disclosed by us.
3. Please note that if at any time we are required by law to release information about you or your organisation we must cooperate fully.
4. This Privacy Policy does not apply to:
  - a) acts or practices of C & W that are directly related to employee records of current or former employees.
5. If we are unable to obtain the appropriate and relevant standard of information from you we will not be able to deliver the level of service required by our profession.

Our main purposes for collecting personal information are to facilitate the preparation of statutory and management accounting records, taxation obligations, audit services and financial planning and to update our records. At or before the time or as soon as practicable after we collect personal information from you, we will take reasonable steps to inform you why we are collecting that personal information, who else we might disclose that personal information to and what may happen if you do not provide personal information to us.

## Why and how does C & W collect the information and how is it used by C & W

1. We are subject to certain legislative and regulatory requirements that necessitate us obtaining and holding detailed information that personally identifies you and / or contains information or an opinion about you. In addition, our ability to provide you with a comprehensive service is dependent on us obtaining certain personal and financial information about you.

### Moree

Ph 02 6759 1000  
Fax 02 6752 4606  
22 Bridge St  
Moree NSW 2400  
PO Box 201  
Moree NSW 2400

### Narrabri

Ph 02 6792 2195  
Fax 02 6792 3670  
1/155 Maitland St  
Narrabri NSW 2390  
PO Box 117  
Narrabri NSW 2390

### Wee Waa

Ph 02 6795 4855  
Fax 02 6795 4107  
3/71 Rose St  
Wee Waa NSW 2388  
PO Box 40  
Wee Waa NSW 2388

### Bingara

Ph 02 6724 1677  
36 Maitland St  
Bingara NSW 2404

### Warialda

Ph 02 6729 1216  
48 Hope St  
Warialda NSW 2402

[info@candw.com.au](mailto:info@candw.com.au)  
[www.candw.com.au](http://www.candw.com.au)



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2. We may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you. You may, by contacting us by any of the methods detailed in this policy statement, request not to receive such information and we will give effect to that request. Please allow two weeks for your request to be actioned.

### How will C & W Keep your Personal Information Secure

1. We hold personal information on secure IT systems. All IT systems are appropriately updated with passwords, virus scanning software and firewalls where needed. Any paper records are only accessible to employees and others as they are needed. Any paper records are held within an office that is locked and security protected at night.
2. We take reasonable steps to ensure that information is accurate, up-to-date, and complete as well as relevant, having regard to the purpose of the use or disclosure, and also to protect the information we retain from misuse, interference, such as attacks on our computer systems, loss and from unauthorised access, modification or disclosure. We will not retain any of your information for any longer than it is required by us, except to satisfy legal requirements. We will destroy or de-identify your personal information when it is no longer required. We will do this by shredding paper copies and deleting electronic records containing personal information about the individual or permanently de-identifying the individuals with those records.

### Correcting and Updating your Personal Information

1. You may access the personal information we retain and request corrections. We will not provide you access to personal information which would reveal any confidential formulae or the detail of any inhouse evaluative decision making process, but may instead provide you with the result of the formulae or process, or an explanation of the result
2. We reserve the right to charge a reasonable fee for searching for and providing access to your personal information. In the event we refuse access to your personal information, we will provide you with a written explanation of that refusal and the mechanisms available to complain about the refusal.
3. We will take reasonable steps to correct the personal information about you that we hold to ensure that it is up-to-date, accurate, complete, relevant and not misleading. However, the accuracy of the personal information is also dependent to a large degree on the information you provide and you should advise us if there are any errors in your personal information.
4. You are entitled to obtain access to the information which we hold about you by telephoning the Privacy Manager on 0267591000, by email [info@candw.com.au](mailto:info@candw.com.au) or writing to: C & W Financial Services, PO Box 201, Moree NSW 2400.

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### Personal identifiers

In some circumstances, we are required to collect government related identifiers, for example, your Tax File Number. We will not use or disclose this information other than when required to do so by law or when consented to by you.

### Privacy Complaints

If you wish to complain about any breach or potential breach by us of the Privacy Policy, or the Australian Privacy Principles, you should contact the Firm's Managing Partner by any methods contained in this policy statement. Your complaint will be considered within seven (7) days and responded to accordingly. It is our intention to use our best endeavours to resolve any complaint to your satisfaction. However, if you are unhappy with our response, you are entitled to contact the Office of the Australian Information Commissioner, Level 3, 175 Pitt Street, Sydney NSW 2000; Telephone 1300 363 992; Email; [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au), who may investigate your complaint further.

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Liability limited by a Scheme approved under Professional Standards Legislation

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