

Privacy Policy

Our Commitment

This policy outlines the commitments of MSI Ragg Weir to manage and protect your personal information and ensure our compliance with the Privacy Act and the thirteen Australian Privacy Principles (APPs). Please take the time to read this document as it details the way MSI Ragg Weir will collect, use, disclose, amend and / or pass on your personal information.

By accessing our website and/or using our service, you consent to the terms of this policy and agree to be bound by its use.

Who do we collect personal information about?

We may collect personal information about clients, potential clients, service providers or suppliers, prospective employees, employees and contractors and; other third parties that we come in contact with.

Anonymity & Pseudonymity

Given the nature of the services provided and work undertaken by our firm it is inappropriate, impractical and in some instances would be illegal for MSI Ragg Weir to deal with clients, employees, prospective employees anonymously or under a pseudonym.

Why do we collect such information?

MSI Ragg Weir is required under various legislation and codes of practice to collect certain information in order to be able to provide our range of accounting, financial and business advisory services.

How do we obtain and hold such information?

MSI Ragg Weir will only collect personal information by lawful and fair means. Generally personal information is collected directly from the individual. You can always choose not to provide your personal information, however this may limit the service we are able to provide. In some instances we may even elect to terminate our relationship with the individual as it may jeopardise our ability to provide a complete, accurate and comprehensive service.

MSI Ragg Weir may also obtain information about you from other parties to which you have given your consent including, tax agents portal, financial institutions, credit provider, credit reporting body or related parties.

MSI Ragg Weir will take reasonable steps to protect personal information it holds from misuse and loss and from unauthorised access, modification or disclosure. MSI Ragg Weir will also take reasonable steps to destroy or permanently de-identify personal information if it is no longer needed.

What types of personal information do we collect and hold?

The type of Personal information we may collect and hold includes:

- Personal details, including name, address, email address contact details, date of birth, next of kin, marital status, dependents and employment details;
- Investment details, investor numbers and bank account details;
- Insurance policy details, including life trauma, income protection and general insurance;
- Estate planning details, status of wills, executors, beneficiaries and powers of attorneys;
- Taxation information including tax file numbers;
- Financial and credit information and;
- Any other information that is relevant to the services that we provide.

Use & disclosure

We may use and disclose personal information for the primary purpose for which it was collected, for reasonably expected secondary purposes which are related to the primary purpose and in other circumstances authorised by the Privacy Act. This may include third parties engaged to assist us to carry out our accounting and financial functions and activities.

Third parties may include:

- your authorised representatives,
- other professional advisors such as accountants, lawyers, auditors, financial planners,
- our service providers that assist us to carry out of accounting, taxation and financial matters including software companies, contractors and IT providers,
- organisations you wish to invest with,
- financial institutions, including for the purpose of procuring finance for your investments.

MSI Ragg Weir maintains records of the use & disclosure of your personal information.

Identifiers

MSI Ragg Weir creates our own identifiers to enable us to effectively store and manage our files. Whilst government identifiers are commonly used within the work prepared by our firm they are not used as our primary identifier.

Direct Marketing

MSI Ragg Weir may use your personal information to let you know about other services and products which we provide or are associated with our business. We may also advise you of other services and products not associated to our business that we think may be beneficial for you and/or you may be interested in.

At any time you may advise us that you do not wish to receive direct marketing communications from us, this can be done via telephone, opt out links or email.

Sensitive information will not be used or disclosed about and individual for the purposes of direct marketing without the consent of the individual.

Unsolicited personal information

At times we may receive unsolicited personal information about individuals. If possible we shall return this information to the person who provided it. In other cases we shall destroy and or de-identify the information, unless it is deemed relevant to MSI Ragg Weir's purposes for collecting personal information or contained in a Commonwealth record.

Our website

The MSI Ragg Weir website uses "cookies" to enhance and personalise your online experience. "Cookies" are text files which are placed on your computer; they let us know when you access the site, your frequent pages visited and other customisable site elements.

"Cookies" are not used to run programs or deliver viruses to your computer. You can change your browser settings to disable or reject "cookies", if you choose to disable cookies you may find the website may not work in the same way and or you may be prevented from using certain parts.

Overseas use of personal information

MSI Ragg Weir is part of the MSI Global alliance. This alliance allows collaboration with our peers in over 100 countries.

Some of our third parties may be located overseas, including Backoffis, a subsidiary of a CA firm located in India, Manubhai & Co.

MSI Ragg Weir will not disclose personal information to a person overseas unless reasonable steps have been taken to ensure that the recipient does not breach the Australian Privacy Principles, or unless consent has been given or required by law.

The accuracy of our information

MSI Ragg Weir will take reasonable steps to ensure that personal information we collect, use or disclose is accurate, complete and up to date. However, the accuracy of that information depends to a large extent on the information you provide. We recommend that you:

- Let us know if there are any errors in your personal information
- Keep us up to date with changes to your information.

How can you access and seek correction of such information?

You are able to access the information we hold, with some exceptions as allowed by law. To obtain a copy of your personal information, write to your managing partner requesting the information. We will respond to you within a reasonable time frame.

You will not be charged for making a request however MSI Ragg Weir may impose a charge for giving access to personal information (such as copying costs, postage costs, costs associated with using an intermediary).

MSI Ragg Weir will take reasonable steps to ensure that all third parties privy to personal information have been notified of a correction unless it is unlawful or unreasonable to notify.

Where MSI Ragg Weir or an individual believes that personal information is inaccurate, out of date, incomplete, irrelevant or misleading, MSI Ragg Weir will take reasonable steps to correct that information.

Complaints handling?

If a person feels their personal information has been handled inappropriately they are entitled to make a complaint.

In the first instance, complaints should be raised and discussed with your managing partner. If you are not satisfied with the outcome of this discussion complaints should be put in writing and directed to MSI Ragg Weir's Privacy Officer, Natasha Lloyd nlloyd@raggweir.com.au.

The Privacy Officer will investigate the complaint and prepare a response to the complainant in writing within a reasonable period of time.

If you are unsatisfied with the resolution of the complaint you can make a formal complaint to the Office of the Australian Information Commissioner (OAIC).