

JSA Privacy Consent Form & Group Referral Authorisation

'You' and 'your' refer to the person whose information we collect and hold to give advice about financial products and services. This document advises you of the manner in which your personal information is handled by the JSA Group.

In this document 'we', 'us' and 'our' refer to the Matrix Planning Solutions Limited (Matrix), JSA Group and the representatives of JSA and Matrix. The JSA Group consists of the following companies:

- JSA Financial Planning Group ABN 27 001 854 397
- JSA Financial Services Pty Ltd ABN 34 084 953 177
- JSA Accounting & Tax Pty Ltd ABN 66 136 025 397
- JSA Legal Solutions Pty Ltd ABN 54 628 164 750
- JSA Property Pty Ltd ABN 73 164 011 296
- JSA Salary Packaging Pty Ltd ABN 81 147 974 623
- JSA Mortgages and Finance Pty Ltd ABN 25 132 359 990

Collection of Personal Information

Your privacy is important to us. Privacy laws apply to how we collect, maintain, use and disclose personal information.

Because of the nature of the products and services provided, government regulations and the impact of Australian or international legal or regulatory obligations and taxation laws on us, or on the providers of products and services to our clients, we ask for a range of personal information.

We collect personal information about you so we can advise you about financial products and services, credit products and services, administer our relationship with you and to provide you with information on other services we provide such as sending you educational information and materials relating to the financial planning and credit services. The personal information we collect from you will depend on the advice involved, but includes your name, address, contact details, business details, financial information, estate planning details and in the case of an application for life insurance, medical and lifestyle information.

Other Organisations of Matrix Planning Solutions Limited To Which This Policy Applies

We are permitted by the Privacy Act to disclose personal information (other than sensitive information) to the following entities:

- SmartPlanner Group Pty Ltd (ACN 169 967 140) trading as Prospera. Matrix Advisers may formulate financial planning strategies using the Prospera software.
- ClearView Group, including ClearView Life Assurance Limited (ABN 12 000 021 581), ClearView Life Nominees Pty Limited (ABN 37 003 682 175) and ClearView Financial Management Limited (ABN 99 067 544 549).

These companies are also bound by the Privacy Act in relation to the use and disclosure of your personal information.

When Your Personal Information May Be Disclosed to Overseas Recipients

Generally, when carrying out our business activities and meeting our legal or regulatory obligations, we do not disclose your personal information to overseas recipients. An exception to this occurs when, to assist our Advisers to provide services to our clients, information is filed on customer relationship management tools which are typically located in the United States of America. We take reasonable steps to ensure that overseas recipients have secure processes in place to protect your information against unlawful access.

Other Disclosures

We also use the personal information we collect about our clients to fulfil our legal or regulatory obligations, or to assist providers of products and services to our clients to do so.

We will only disclose personal information to third parties for the purposes of assisting you with financial planning and credit assistance advice and services (primary purpose). We will not release your information for any other purpose unless permitted by the Privacy law and with your consent. You may provide your consent in writing, or via telephone.

Personal information may be disclosed:

- If you apply for or have life insurance: the insurer, claims investigators, medical practitioners, reinsurers, and insurance reference agencies. If sensitive information about you (including health information) is collected for the purpose of an application for life insurance, that sensitive information will only be used for that purpose or as otherwise allowed by law.
- If you apply for or have superannuation or managed investments: external product providers into which you might direct some of your investment, other product providers to which your investment might be transferred, fund administrators and fund trustees.
- AUSTRAC, the government agency who oversees Anti-Money Laundering and Counter Terrorism. Before we arrange products or services, we are required to validate the client's identity. We will request and copy some personal documents for that purpose. We are also required to provide details of entities and certain transactions where we hold reasonable suspicion of reportable suspect matters.
- Product or service providers who have an obligation to disclose information to the Australian Tax Office (ATO) where the ATO has agreements to share information with overseas tax authorities.
- Credit reporting or information verification bodies as required by law.
- Under the Family Law Act, we are required to provide your superannuation details as ordered by the court for the purpose of superannuation splitting between the parties.

In all circumstances where we contract with others to provide services to us, and these contractors have access to your personal information, confidentiality agreements will apply. Personal information may only be used by our contractors for our purposes.

Marketing and Other Communications

As part of our service to you, the JSA Group may communicate with you about topics that may be of interest to you and general information about other products and services offered by us.

Please tick this box if you wish to OPT OUT of receiving marketing material.

You need to provide us with accurate and relevant information

If you provide us with incomplete or inaccurate information, the advice we give you may be incomplete or inappropriate or we may not be able to arrange the products or services you are seeking.

Client Authority to Give Information to their Spouse, Partner, Family, Legal and Third Party Representatives – Please tick relevant box(s)

- Please refer Matrix Fact Find – Page 3 or Matrix Review Fact Find – Page 2 for Spouse Consent
- I authorise the below named person/s to receive from you any record or personal information about me in connection with my financial matters provided by the JSA Group

Client Name Giving Consent	Name of Person/s authorised to receive information	Relationship to Client

Client Indication of Receiving Product Disclosure Statements (PDS)

Any time a product purchase or investment recommendation is provided in a disclosure document (ie Statement of Advice or Record of Advice), a Product Disclosure Statement must be provided to you. Product Disclosure Statements are intended to fully explain the product terms. They are prepared and issued by the product or platform provider.

The Product Disclosure Statements will be provided to you via a Website Link included in your Disclosure Document.

- I /We confirm I / we have access to a computer and the internet and would prefer to receive material in an electronic format. My / Our current email address is:

Accessing Your Information

You may (subject to permitted exceptions) access your information by contacting us in writing, The Compliance Manager, JSA Group, PO Box 171 Charlestown 2290. Our Head Office street address is Level 5, 250 Pacific Highway, Charlestown. You will need to verify your identity and we may charge you a fee for providing access.

More Information

For more information about our policies on privacy please read our Privacy Statement, which can be obtained upon request by emailing us at reception@jsagroup.com.au or by locating the Statement on our website www.jsagroup.com.au or by calling us on 02 4908 0999. It includes information about how you can access and correct your personal information and how you can complain about a breach of privacy law, and how we will deal with complaints.

Client Acknowledgement & Consent

I/we acknowledge that you may collect, use and disclose my/our personal information as specified in this document.

Client 1 Name		Signature		Date / /
Client 2 Name		Signature		Date / /

Referrals within the JSA Group

You may wish to consider utilising the services offered by one or all of our entities within the JSA Group. Under privacy laws we require your permission to pass on your personal information to these entities.

Entity Name (s) _____

Reason for Referral _____

Client 1 Name		Signature		Date / /
Client 2 Name		Signature		Date / /

JSA Referral to our External Associates

In relation to your mortgage and finance requirements, you may wish to consider utilising the services offered by:

Company Name _____

Name of Contact _____

Contact Details _____

Under privacy laws we require your permission to pass on your name and contact details to our External Associate.

Please be advised that we have a Referral Agreement in place and JSA Financial Planning will receive a 25% portion of the remuneration charged to you by our External Associate.

Client 1 Name		Signature		Date / /
Client 2 Name		Signature		Date / /

Office Use Only

Copy of form can be provided to Client on request.