

## **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 Mortgages and Finance Pty Ltd ABN 25 132 359 990
- JSA Accounting & Tax Pty Ltd ABN 66 136 025 397
- JSA Salary Packaging Pty Ltd ABN 81 147 974 623

### **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 JSA & 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:

- Centrepoint Alliance Limited (ABN 72 052 507 507) & its subsidiary companies.
- JSA also has relationships with Joint Ventures and Referral Partners, and where you have been referred to JSA via one of these relationships, then we may be required to disclose personal information to them when permitted or required by law or with your consent.
- Emjay Insurance Brokers Pty Ltd (ABN 52 002 815 910) where you have been referred to JSA Financial Services Pty Ltd via this business, then we may be required to disclose personal information to them when permitted or required by law or with your consent.

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**

In the course of providing you with Financial Services, we may engage in the services of organisations based overseas, or organisations based in Australia that utilise services themselves from overseas. Some of the organisations to which we may disclose your Personal Information may be located outside Australia, including New Zealand, USA (DropBox), India, Vietnam, Malaysia, Singapore, Thailand, Cambodia, Hong Kong and the Philippines. Where Personal Information is disclosed to these overseas locations, we expect these organisations to comply with this Policy and any relevant privacy laws and regulations applicable to their jurisdiction.

JSA currently uses the services of JA Wealth Pty Ltd trading as Valenta BPO Solutions (ABN 30 160 358 467) located at Level 34, 1 Eagle Street Brisbane City QLD 4000.

## **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:

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**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](mailto:reception@jsagroup.com.au) or by locating the Statement on our website [www.jsagroup.com.au](http://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.

JSA Mortgages & Finance may have a Referral Agreement in place with the External Associate. Jeff Shakespeare, Andrew Shakespeare and Michael Williams are Directors of JSA Mortgages & Finance Pty Ltd. JSA Group Holdings Pty Limited is the sole shareholder of JSA Mortgages & Finance Pty Limited and thus entitled to the remuneration JSA Mortgages & Finance Pty Limited receives.

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

Office Use Only

Copy of form can be provided to Client on request.