



# Financial Services Guide Part 1

Version Number 3.0

This Financial Services Guide ('**FSG**') has been authorised for distribution by the authorising licensee, Sanders Financial Planning Pty Ltd ABN 64 067 406 633, AFS Licensee 519769 ('**SFP**'). SFP is the financial services licensee that authorises your SFP financial adviser ('Adviser') and their firm ('we', 'us', 'our') to provide financial services.

This is an important document designed to provide you with information to make an informed decision about whether to use the financial services that we provide.

This FSG is divided into two parts and both parts must be read in conjunction as together they form the full FSG. Part One of this FSG provides high level disclosure of the financial services provided by us as well as important information about SFP whereas Part Two of this FSG is an Adviser Profile and more specifically outlines the financial services provided and products recommended by us.

**Contacting us** If you need to contact us, you can contact SFP using the following details:



Unit 5/9 Linkage Ave, Cockburn Central



+61 8 9456 5444

## Part One

Part One of this FSG contains information about:

- ▶ SFP, as the holder of the Australian financial services license that authorises us to provide financial services.
- ▶ Lack of Independence disclosure statement.
- ▶ Other disclosure documents you may receive.
- ▶ The financial services and types of products we provide or recommend.
- ▶ Collecting your personal information and providing us with instructions.
- ▶ Fees or costs that may apply to you.
- ▶ Remuneration that we, your Adviser or a related entity may receive.
- ▶ Relationships or associations with other entities, that could create potential conflicts of interest, and
- ▶ What you can do if you are not happy with our services or have a complaint.

### Who Is SFP Pty Ltd?

SFP holds an Australian Financial Services Licence No. 519769 (AFSL) issued by the Australian Securities and Investment Commission (ASIC). SFP conducts business through its financial advisers who are appointed as Authorised Representatives under SFP's AFSL. Where SFP has appointed a corporate entity as an Authorised Representative, employees of that company who give advice will also be authorised by SFP. SFP is responsible for the advice and conduct of your SFP financial adviser. We are not responsible for any unauthorised services that they may offer (to the full extent permitted by law), so please check the services your adviser offers in FSG Part Two.

#### Lack of Independence

Sanders Financial Planning Pty Ltd and its Representative listed in FSG Part 2 are not independent, impartial, or unbiased because we:

- i. Receive commissions for the advice we provide on life risk insurance products.

### Authorised Representative Profile – Part Two

Your financial adviser will be the Authorised Representative listed in Part Two of this FSG.

This FSG must be read in conjunction with the Authorised Representative Profile as it forms part of this FSG. It provides detailed information about your financial adviser such as their contact details, referral sources and the types of financial products and services they are authorised to advise/deal in. Please retain both Part One and Part Two of the FSG for your reference and any future dealings with SFP and your financial adviser.



## What Other Documents Might You Receive?

You might receive the following documents when your Adviser provides financial services to you:

**Statement of Advice (SoA)** If your Adviser provides personal advice tailored to your circumstances and needs you will receive a SoA. The information contained in the SoA will help you make an informed decision in relation to the advice provided. It also sets out the advice, the reasons for the advice and details about any remuneration payable.

**Record of Advice (RoA)** Where further advice is provided to you in reference to previous advice (SoA) and there have been no significant changes to your relevant personal circumstances, your adviser will provide you with a RoA. There are no limitations in relation to time or how you make your requests for a copy of the RoA.

**Product Disclosure Statement (PDS)** You will receive a PDS if your Adviser recommends a financial product or offers to arrange the issue of a financial product on your request. The PDS contains information about a financial product's features, fees, benefits and risks.

## Advice Services We Provide

Our licence can provide advice in the following financial products:

- Basic and non-basic deposit products.
- Life insurance.
- Government debentures, stocks, and bonds.
- Managed investment schemes including IDPS.
- Retirement Savings Accounts.
- Securities.
- Superannuation including Retirement income stream products.
- Standard and Non-Standard Margin Lending Facilities.

SFP is registered with the Tax Practitioners Board as a Registered Tax (Financial) Adviser. Based on the information collected from you, your Adviser will consider the tax consequences that relate directly to the financial advice being provided. However, this financial advice will not include an assessment of your overall tax position. To determine how your Adviser's financial advice fits with your overall tax position, you should seek separate tax advice about liabilities, obligations or claim entitlements that arise, or could arise, under a taxation law.

## Instructing your Adviser

You will generally need to instruct your Adviser in person and your signature will be required for verification. For some products and services though, special arrangements can be put in place to instruct your Adviser by electronic means, for example phone, e-mail, or fax.

## What Information Should You Provide to Receive Personal Advice?

Your adviser must act in your "Best Interests". To assist your adviser in acting in your best interests, as well as helping us to advise you in an appropriate manner and protecting you throughout our relationship, we request you.

- ▶ Supply accurate information about your personal circumstances, needs and objectives.
- ▶ Update your adviser on any changes to this information.
- ▶ Do not make any payments for investments, contracts, or fees "made payable" to your adviser.
- ▶ Never sign blank forms.
- ▶ Never sign any form or agree to any recommendation without fully understanding what you are signing or agreeing to.

You have the right to withhold personal information, but this may have an impact on the appropriateness of the advice you receive. You should read any warnings contained in any advice document (whether SoA or RoA) carefully before making any decision relating to a recommended financial strategy and/or product. Your adviser will request you sign an acknowledgement if you do not wish to provide complete information or if they believe that the information is not accurate.

## How We Handle Your Personal Information

SFP and we are committed to ensuring the privacy and security of your personal information. As part of our continuing commitment to client service and maintenance of client confidentiality SFP has adopted the principles set out in the Privacy Act 1988. For further details you can refer to SFP's Privacy Policy.



## **Non-Advice Transactions**

At times you may wish to make an investment transaction and do not need assistance from us with any decisions in relation to the product or transaction. In these cases, we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without advice from us, we will ask you to confirm your instructions in writing and sign an acknowledgment form. Any assistance we provide to complete your transaction should not be taken as a recommendation or endorsement of the product or transaction.

## **How do You Pay for SFP Advice and Services?**

All advice fees and commissions are required to be paid directly to SFP as the licensee. SFP retains a set monthly fee for the services it provides to us, and the balance is passed on to us. If the fees, commissions, or benefits are not calculable at the time we provide personal advice, we will describe the manner in which they are calculated at the time the advice is given or as soon as practicable after.

### **Financial Advice Fees**

Fees may be a Fixed Rate Fee, Hourly Rate Fee, or a combination of both depending on the complexity of your personal situation and the time and effort in the work done for you. The fees will be discussed and agreed with you prior to services being provided. If advice is provided the fees will be disclosed in your Statement of Advice (SoA).

Ongoing fee arrangements may be based on a Flat Fee or an Asset Scale Fee. These will be outlined in FSG Part 2.

### **Retail Insurance Product Commissions**

SFP may be paid initial and ongoing commissions by retail insurance product issuers where you acquire any of the retail insurance products via our services.

Where the commission in the first year is greater than that payable in later years, the maximum upfront (year 1) commission is 66% and the maximum ongoing (years 2+) commission is 22% (inclusive of GST). For example, for an insurance premium of \$1,000, the commission is up to \$660 upfront and up to \$220 each year thereafter.

Where upfront and ongoing commissions are the same, there is no legislated maximum however product providers generally pay up to 33%.

Where the insurance product(s) was purchased prior to 1 January 2018, we may continue to be paid commissions in the same manner as what would have previously been advised to you at the time of obtaining the product(s).

### **Other Benefits We May Receive**

SFP has purely commercial relationships with several of Australia's leading life risk and wealth management product providers. These companies may give SFP or your financial adviser non-commission benefits such as entertainment or sponsorship up to a maximum value of \$300 per annum. Both SFP and your financial adviser maintain a Register to document any alternative forms of payment received. These registers are publicly available and must be provided within 7 days after request.

## **Complaints, Privacy & Compensation Arrangements**

We always strive to provide quality advice and service and welcome any feedback that allows us to continue to improve our services.

### **What to Do If You Have a Complaint.**

We are committed to resolving your concerns. If you are not fully satisfied with any part of the service or advice for whatever reason, you should take the following steps:





#### **Step 1: Contact your Adviser.**

If you have a complaint or are not satisfied with the advice or services provided to you, you should contact your Adviser in the first instance and discuss your concerns with them. Most complaints can be resolved quickly and fairly at this stage.







## Step 2: Complaints Manager.

If your complaint has not been resolved to your satisfaction, you can contact our Complaint Resolution Manager by:

-  Amanda Cahill
-  Unit 5/9 Linkage Ave, Cockburn Central
-  [amanda@sandersfinancialplanning.com.au](mailto:amanda@sandersfinancialplanning.com.au)
-  +61 8 9456 5444

## Step 3: Australian Financial Complaints Authority (AFCA)

If you are not satisfied with our handling of your complaint or our decision, you may refer your complaint to the Australian Financial Complaints Authority (AFCA). The AFCA offers a free independent dispute resolution service for consumer and small business complaints.

-  Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001
-  [info@afca.org.au](mailto:info@afca.org.au)
-  1800 931 678 (free call)
-  [www.afca.org.au](http://www.afca.org.au)

Information about your rights can also be obtained from the Australian Securities and Investments Commission on 1300 300 630.

## Our Compensation Arrangements

We have professional indemnity insurance cover in place and these arrangements comply with the requirements for compensation under the Corporations Act. Our professional indemnity insurance is subject to terms and exclusions and generally covers claims arising from the actions of our current and former employees or authorised representatives whilst they acted on our behalf.

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Issued by Sanders Financial Planning Pty Ltd

Date of Issue 4<sup>th</sup> April 2022



## Financial Services Guide Part 2

Version Number 3.0

### Part Two - Adviser Profile

This adviser profile is Part Two of the Sanders Financial Planning Pty Ltd Financial Services Guide (FSG) dated 4<sup>th</sup> April 2022 and should be read in conjunction with Part One of our FSG dated 4<sup>th</sup> April 2022. Together these documents form the complete FSG.

The individual(s) listed in this FSG are authorised by Sanders Financial Planning Pty Ltd to provide personal advice.

### Authorised Representative Profile

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#### Authorised Representative - Profile

Authorised Representative Name	Luke Sanders
Authorised Representative Number	339210
Phone	+61 8 9456 5444
Email	<a href="mailto:luke@sandersfinancialplanning.com.au">luke@sandersfinancialplanning.com.au</a>

*Luke Sanders is an authorised representative of Sanders Financial Planning Pty Ltd.*

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#### Luke Sanders

#### Authorised Representative Background

Luke Sanders has a Diploma in Financial Services (Financial Planning), an Advanced Diploma in Financial Services (Financial Planning) and a Graduate Certificate in Financial Planning. Luke has been involved in the financial services industry for over 12 years.

Luke assists clients with strategic advice on investments, wealth accumulation strategies (inside and outside super), superannuation optimisation, and retirement planning including transition to retirement, age pension qualification, budget guidance and debt management.

Luke's focus is on providing clients with on-going measurement of clear-cut objectives in order to protect and improve their lifestyle in an open-ended relationship that puts clients at the centre of every interaction on the road to financial certainty and comfort. Estate planning is frequently a related issue.

Luke also provides personal risk insurance solutions for income protection, critical illness (trauma), life cover, total and permanent disability and business succession, key person cover and business expenses.

Luke Sanders is authorised to provide advice in the following areas:

- Basic and non-basic deposit products.
- Life insurance.
- Government debentures, stocks, and bonds.
- Managed investment schemes including IDPS.
- Retirement Savings Accounts.
- Securities.
- Superannuation including Retirement income stream products.
- Standard and Non-Standard Margin Lending Facilities.

How to Contact Me [luke@sandersfinancialplanning.com.au](mailto:luke@sandersfinancialplanning.com.au) or 0438 714 939

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<b>What are the Costs?</b>	<p>Your Authorised Representative may provide you with an initial meeting for which there is no charge. Further meetings including the preparation, implementation and ongoing advice will be charged by one or a combination of methods as outlined below. You may elect to be invoiced directly for these fees to be paid to SFP or you may elect to have these fees deducted from your investments. An estimated cost of services will be provided to you before commencing any work.</p> <p>You will be provided with an estimate of all applicable fees/costs once your needs and requirements have been understood and agreed. The work required may vary from fairly uncomplicated and straightforward to overly complex and/or protracted. As you would expect, greater complexity involves more time and therefore more cost.</p> <p>These fee options include:</p> <ul style="list-style-type: none"><li>ii. An hourly rate of \$330 (including GST) may apply to work performed by Luke Sanders, <b>Or</b></li><li>iii. An advice preparation fee based upon a fixed price agreement. The fixed dollar amount will vary depending on the complexity of advice being sought and agreed upon prior to commencement. Our minimum fee for this is \$1,100 (incl. GST) up to a maximum of \$11,000 (incl. GST), <b>And</b></li><li>iv. An advice implementation fee based upon a fixed price agreement. The fixed dollar amount will vary depending on the complexity of advice being sought and agreed upon prior to commencement. Our minimum fee for this is \$220 (incl. GST) up to a maximum of \$1,500 (incl. GST).</li></ul>
<b>Service Based Charging.</b>	
<b>Life insurance (1<sup>st</sup> year only)</b>	<p>This commission is payable by the insurance company and is a percentage of the insurer's base premium i.e., premium excluding stamp duty, fire services levy, GST, model loadings or any other government charges, taxes, fees, or levies.</p> <p>For insurance approved from 1 Jan 2020 onwards, the insurance commission can vary from 0% up to 66%.</p> <p><b>Example:</b> if the annual premium were \$1,000 SWFP would receive up to \$660 in the first year based on the maximum.</p>
<b>Life Insurance Commission (Year 2 onwards)</b>	<p>SFP may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay and can vary from 0% up to 33%.</p> <p><b>Example:</b> if your annual premium is \$1,000 SFP would receive up to \$330 per annum based on the maximum.</p> <p>If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.</p>

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<b>Ongoing Fee Arrangements</b>	<p><b>Flat fee:</b> Our ongoing advice fees vary depending on the service elements we recommend for you and range from \$1,100 to \$12,000 (incl. GST) and this will be disclosed within the Annual Service Agreement provided to you, <b>Or</b>.</p> <p><b>Asset Based fee:</b> Our ongoing advice fees vary depending on the service elements we recommend for you and range from 0.32% to 1.5% (incl. GST) and this will be disclosed within the Annual Service Agreement provided to you.</p> <p>Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$330 per hour, may be applied.</p>
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<b>Non-Advisory Fees</b>	<p><b>Managed investments:</b> A fee of up to \$150 per transaction (excluding any non-rebateable component of fund manager fees) may be applied, plus any applicable ongoing commission paid by the product provider.</p> <p><b>Other:</b> If we assist you on an execution only basis (i.e., where you have been offered and declined advice), a fee of up to \$1,980 <b>OR</b> \$330 per hour may be applied.</p>
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<b>Other Costs</b>	All fees and commissions will be disclosed in your Statement of Advice.
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Issued by Sanders Financial Planning Pty Ltd  
Date of Issue: 4<sup>th</sup> April 2022



# Privacy Policy

**Version Number 3.0**

This policy applies to Australian Financial Services Licensee Sanders Financial Planning Pty Ltd (“SFP”), and all our Authorised Representatives. This policy sets out how SFP collect and manage personal information we collect from you. The Privacy Act 1988 requires us to handle personal information in accordance with the Australian Privacy Principles.

## What Type of Personal Information Do We Collect and Why Do We Collect It?

Personal information means information, or an opinion about, an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion. When SFP provides you with financial services, we may be required by Corporations Act 2001, Anti-Money Laundering and Counter Terrorism Financing Act 2006 and regulatory requirements to seek to obtain certain personal information about you, including, but not limited to:

- ▶ Your name, date of birth, TFN and contact details.
- ▶ Information regarding dependents and family commitments.
- ▶ Your occupation, employment history, employment circumstances, details family commitments and social security eligibility.
- ▶ Your financial needs and objectives.
- ▶ Your assets and liabilities (current and future), income and expenses.
- ▶ Your superannuation and insurance details.
- ▶ Your investment preferences, attitude or tolerance to investment and financial risk.

## How Do We Collect Personal Information from You?

We collect personal and sensitive information in several ways, including:

- ▶ Directly from you, such as when you provide the information at meetings, by phone, email, in data collection forms and when you visit our websites.
- ▶ Indirectly from fund managers, superannuation funds, life insurance companies and other product issuers once you have authorised us to obtain such information or authorised other parties to provide us with this information.
- ▶ However, we require certain personal information to be able to provide you with the services and information you request. If you do not provide us with certain personal information, we may not be able to provide you with access to those services or respond to your request.

## Are You Obligated to Provide Us Personal Information?

You are not required to provide us the information that we request, or to allow us to collect information from third parties. However, where you choose not to provide us with the information we request, we may not be able to provide you with services that you have requested from us, and we may elect to terminate our arrangement with you. Importantly, if you provide either inaccurate or incomplete information to us, you risk obtaining products or services that may not be appropriate or suitable for your needs and may risk suffering a financial detriment or loss.

## What Happens If We Obtain Information About You Which We Have Not Solicited?

Where we receive unsolicited personal information about you, we will consider if we could have collected the information if we had solicited the information. Where we determine that we could have collected the personal information from you, we will treat your personal information in the same manner as if we have solicited the information directly from you. Where we determine that we could not have collected the personal information, we will destroy the information or ensure that the information is de-identified as soon as practicable.

## How Do We Use Your Personal Information?

We use your personal information for the primary purpose for which the information was obtained. As an AFS Licensee, that will typically mean for the purpose of:

- ▶ Providing financial services to you.
- ▶ Implementing investment or risk management recommendations on your behalf.

We may also use the information for the secondary purpose of attempting to identify other products and services that may be of interest to you. We may also disclose your personal information to external associates and service providers who assist us to market our products and services.

If, at any time, you do not wish to receive this information, you may contact us with this request.



### **When We Disclose Your Personal Information?**

We may disclose your personal information to the organisations described below.

- ▶ Our Authorised Representatives.
- ▶ The product issuers of products and services that you have elected to acquire, vary or dispose of using our assistance.
- ▶ Our external service providers.
- ▶ Your professional advisers as authorised by you.
- ▶ Our regulators.

For example, information may be disclosed to the following parties:

- ▶ Product issuers for the purpose of giving effect to the recommendations made by us, and other organisations who support the products and services we offer.
- ▶ Other parties involved in the administration of your financial products or insurance cover (e.g., custodians, credit reporting bodies, actuaries, call centres, mail houses, product registries, any persons who propose to guarantee (or have guaranteed) repayment of any credit provided to you, claims assessors etc).
- ▶ Other professional advisers, including your solicitor or accountant as authorised by you.
- ▶ Our external service providers (e.g., IT providers, professional advisers, and contractors).
- ▶ Government and regulatory authorities and other organisations, as required or authorised by law.
- ▶ Any person considering acquiring, or acquiring, an interest in our business.

### **Government Related Identifiers**

Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required, authorised by law or unless you have voluntarily consented to disclose this information to any third party.

### **Cross-Border Disclosure of Personal Information**

We may transfer personal information to related bodies corporate or external service providers in locations outside Australia (including, but not limited to, the United States, Taiwan, Singapore, Finland, Belgium & Ireland) in the course of storing that information and when using or disclosing it for one of the purposes referred to above. When transferring personal information to foreign jurisdictions, we take reasonable steps to ensure the overseas recipient does not breach the Australian Privacy Principles in relation to the information.

### **Access to Your Personal Information**

You may request access to the personal information we hold about you by contacting us at [admin@sandersfinancialplanning.com.au](mailto:admin@sandersfinancialplanning.com.au) (no spam please) or writing to us at Unit 5/9 Linkage Ave, Cockburn Central, 6146 with your request stating your advisers name and the information you require. We will respond within a reasonable period after the request is made. Where we provide you access to such information, we may charge a reasonable fee to cover our costs. We will disclose the amount of such costs to you prior to providing you with the information.

### **Dealing with Us Anonymously**

You can deal with us anonymously, or using a pseudonym, where it is lawful and practicable to do so. For example, if you telephone SFP requesting our postal address.

### **Accuracy & Correction**

To enable us to keep our records properly, please notify us if you believe that any information, we hold about you is inaccurate, incomplete, or out of date and we will take reasonable steps, in the circumstances, to ensure that it is corrected. You can notify us by sending us an e-mail: [admin@sandersfinancialplanning.com.au](mailto:admin@sandersfinancialplanning.com.au) (no spam please) or writing to us at Unit 5/9 Linkage Ave, Cockburn Central, 6146.

### **Our website**

When you visit our website, we may collect certain information such as browser type, operating system, website visited immediately before coming to our site, etc. This information is used in an aggregated manner to analyse how people use our website and to improve our website.

### **Cookies**

We use cookies on our website. Cookies are small data files that are downloaded from our website and stored on your computer when you visit our website. Cookies are used to allow us to see which pages and what information is of most interest to visitors to our website, which in turn enables us to improve our offerings to our customers. Your computer's web browser will allow you to configure your computer to refuse to accept cookies. You can also delete cookies from your computer's hard drive at any time. However, please note that doing so may negatively impact your experience on our website.

### **Third Party Sites**

Our website has links to other websites that are not owned or controlled by us. We are not responsible for these sites or the consequences of you going on to those sites, except as required by law. Use of link to third party websites is entirely at your own risk.





## Our Security Procedures

**SFP** takes your privacy and the privacy of its associated entities and their clients very seriously. We will take reasonable steps in the circumstances to protect any personal information you provide to us from misuse, interference or loss and unauthorised access, modification, and disclosure. We will also de-identify and destroy the personal information we hold about you once our legal obligations cease. Our security procedures are reviewed from time to time, and we update them when relevant.

However, please be aware that the transmission of data over the Internet is never guaranteed to be completely secure. It is possible that third parties not under the control of **SFP** may be able to access or intercept transmissions or private communications without **SFP** permission or knowledge. **SFP** takes all reasonable steps, in the circumstances, to protect your personal information. However, we cannot ensure or warrant the security of any information you transmit to us. Such transmissions are done at your own risk.

## Data Breach Notification

Under the Privacy Amendment (Notifiable Data Breaches) Act 2017 (Cth), **SFP** is required to give notice to the Australian Information Commissioner (**OAIC**) and affected individuals of an "eligible data breach". This means that if we hold personal information about you, and there is unauthorised access to or disclosure of your personal information, and if you, as the "affected individual" would be likely to suffer serious harm from this access or disclosure, we must notify both you and the OAIC.

"Serious harm" could include identity theft, threats to physical safety, economic and financial harm, harm to reputation, embarrassment, discrimination, or harassment. The test is whether a "reasonable person" would expect you to suffer serious harm.

If you are likely to suffer serious harm from a data breach, we will notify you of:

- ▶ the nature of the eligible data breach (i.e., how the information was accessed or disclosed).
- ▶ the type of information that was accessed or disclosed.
- ▶ the steps that we have taken to control or reduce the harm, and those that we plan to take.
- ▶ any assistance we can offer you, such as arranging for credit monitoring.
- ▶ anything that we can suggest you can do to assist yourself or mitigate the harm.
- ▶ whether the breach has also been notified to the OAIC.
- ▶ how you can contact us for information or to complain; and
- ▶ how to make a complaint with the OAIC.

We will notify you using the same method that we usually use to communicate with you. If it is not practicable for us to notify you personally, we will email the notification.

There are some circumstances in which we do not have to notify you of a data breach. These include:

- ▶ where we have taken remedial action before any serious harm has been caused by the breach.
- ▶ if you have been notified of a breach by another entity.
- ▶ if notification would be inconsistent with Commonwealth secrecy laws; or
- ▶ where the Commissioner declares that notification does not have to be given.

Depending on the nature of the breach and the harm, we will also consider informing other third parties such as the police or other regulators or professional bodies.

## Identifiers

We will not adopt as our own, any government identifiers you may provide to us such as TFNs etc.

## Changes to our Privacy Policy

This information relates to our current Privacy Policy. From time to time, we may vary this policy for any reason. We will email any changes to you. By continuing to provide us with your information, you confirm your acceptance of these changes.

## Complaints Resolution

**SFP** is committed to providing a fair and responsible system for the handling of complaints from parties whose personal information we hold. If you have any concerns regarding the way, we have handled your privacy, please send us an e-mail at [admin@sandersfinancialplanning.com.au](mailto:admin@sandersfinancialplanning.com.au) or write to us at [Unit 5/9 Linkage Ave, Cockburn Central, 6146](#). We will address any concerns you have through our complaints handling process and we will inform you of the outcome of your complaint within a reasonable timeframe. However, if after receiving our response, you still consider that your privacy complaint has not been resolved, you may refer your concerns to the Office of the Australian Information Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au).