

## PRIVACY STATEMENT

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### 1) ***Personal information collected from you***

By completing the application form that is attached to this profile statement, you are providing personal information to us for the primary purpose of EBS providing products to you.

### 2) ***Use and disclosures of personal information***

We may use personal information contained in your application form for related purposes such as administration and providing services to you in relation to the product.

Administration includes monitoring, auditing evaluating, and modelling data, dealing with complaints, answering queries and providing services in relation to the products.

If you do not provide the information requested in the application form we may not be able to process or accept your application.

### 3) ***Security of your personal information***

We may share your personal information for permitted related purposes with other companies or with service providers who are bound by appropriate confidentiality obligations (confidential service providers). The types of confidential service providers and the circumstances that your personal information may be shared are:

- a) Your financial adviser to provide you with financial advice and ongoing service
- b) Your financial institution or employer for any direct debits or crediting or withdrawals (as the case may be) if you have provided your financial institution account or payroll details
- c) Companies for the purpose of issuing statements and handling mail
- d) Where services may be more efficiently provided by outsourcing to other companies
- e) Legal and accounting firm, auditors, consultants and other advisers for the purpose of administering the product
- f) Government authorities when required by law.

#### **4) Access and updating your personal information**

You may request access to your personal information that a confidential service provider or we hold in relation to your investment. You can contact us to make a request by telephone or by writing to us.

EBS is able to offer you a wide range of tailored financial solution services and products, which may be of value to you. The Group is committed to respecting the privacy of your personal information. In the application form for this product you have the opportunity to provide your consent to your personal information (other than health information) being used and disclosed to provide you with information about various tailored financial solution services and products offered by EBS. By inserting a tick in the box to give consent you agree that your personal information (excluding health information) may be used by and disclosed to any EBS service providers for the purpose of providing to you information on tailored financial solution products and services offered by EBS. If you change your mind, you may withdraw your consent at any time by simply writing to us.

#### **5) Complaints Resolution**

EBS has formal procedures for dealing with complaints. Your correspondence should be marked "*Notice of Complaint*" and addressed to

EBS Financial Management Services  
PO BOX 121  
Blaxland NSW 2774

We will make every effort to resolve your complaint as quickly as possible. If there is anything that may prevent this from happening, we will notify you. If your complaint has not been resolved with 45 days or you are dissatisfied with our decision, you may seek assistance from an independent complaints resolution scheme.

#### **6) Independent body that can help to resolve a dispute**

EBS is committed to resolving any complaint in a timely fashion. However, if you are not satisfied with the decision, you may contact the Financial Industry Complaints Service (FICS). FICS was set up to provide free assistance to customers. You can contact them at

PO BOX 579  
Collins St West  
Melbourne VIC 8007  
Tel (03) 96297050 or toll free 1800335405  
Fax (03) 96212291

EBS is a member of FICS.