

Privacy Policy & Remarketing

Croeso Financial Advice Pty Ltd, trading as “Croeso Financial Advice,” is committed to handling personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth) (Privacy Act). This policy outlines how Croeso Financial Advice and its employees manage personal information. The privacy policy does not apply to personal information that is exempt under the Privacy Act, such as employee records.

The privacy policy will be reviewed regularly to consider changes in legislation, technology, and business operations and practices. Changes to this policy will be communicated as necessary.

The privacy policy is based on transparency about how personal information is used and protected. For inquiries, contact the Privacy Officer using the details provided below.

Purposes for Collecting, Holding, Using, and Disclosing Personal Information

Personal information is collected, held, used, and disclosed only when necessary to provide products and services that meet clients' needs. When engaging our services, the purposes for collecting, holding, using, and disclosing personal information will be outlined.

Types of Personal Information Collected

Due to the nature of the services provided and legislative requirements, various types of personal information may be collected, including but not limited to: names, employment titles, contact details, date of birth, gender, identification documents, tax file numbers, assets and liabilities, educational and employment history, personal income, visa status, bank account details, shareholdings, superannuation details, tax and financial statements, insurance information, and personal details about spouses and dependants. Sensitive information, such as health status, ethnic origin, professional association memberships, and criminal records, may also be collected if necessary.

Clients have the right to refuse to provide personal information; however, this may hinder the ability to provide specific services.

Collection, Use, and Disclosure of Personal Information

Personal information must be collected, held, used, and disclosed through lawful and fair means, with consent obtained unless required or authorised by law. Exceptions to consent exist per the Australian Privacy Principles. For more information, contact the Privacy Officer.

Methods of Collection

Personal information is collected through various formats, including client profiles, emails, correspondence, telephone calls, in-person appointments, public records, personal representatives, website usage, and online inquiry forms. Efforts are made to collect information directly from clients, or from other sources if impractical.

Handling Third-Party Personal Information

Clients should only provide third-party personal information with their express consent for service purposes. This policy should be communicated to those whose information is collected.

Unsolicited Personal Information

In cases of unsolicited personal information, a determination will be made whether it was lawfully obtained. If not, it will be destroyed or de-identified, and the relevant person notified if feasible.

Security Measures

Personal information is stored securely to protect against misuse, loss, unauthorised access, modification, or disclosure. Employees are trained on confidentiality. Once no longer needed, personal information will be destroyed or de-identified.

Overseas Disclosure

Personal information may be disclosed to service providers in the United Kingdom (UK) for services related to UK Pension Transfers. Such disclosure is limited to the UK and only occurs with client engagement in relevant services.

Website Privacy

The website uses Google Analytics to analyse aggregate user behaviour via first-party cookies, which do not provide access to personally identifiable information. Information may be aggregated for improving the website and offerings. Links to third-party websites are not covered by this policy.

AdWords & Facebook Remarketing

AdWords remarketing allows Croeso Financial Advice to reach previous visitors and match messages. Third-party vendors, including Google and Facebook, may display ads based on past visits. To opt out, visit Google's Ads Settings.

Direct Marketing

Personal information may be used for direct marketing, with an option to opt out. Marketing materials will include articles and newsletters of interest. Clients can request to stop receiving these materials.

Access to Personal Information

Clients have the right to access personal information held by Croeso Financial Advice, subject to certain exceptions. Requests should be made in writing to the Privacy Officer and will be acknowledged within 14 days. A fee may be charged for locating and copying requested material.

Correction of Personal Information

Efforts are made to ensure personal information is accurate and up-to-date. Requests for corrections can be made by contacting the Privacy Officer. In some cases, requests may be refused or partially refused.

Procedure for Refused Requests

If a request is refused, a written notice with reasons, complaint procedures, and prescribed matters will be provided. Clients may submit a statement associated with their personal information.

Complaint Process

Complaints about breaches of the privacy policy or the Australian Privacy Principles can be made to the Privacy Officer. Complaints will be assessed and acted upon within a reasonable time. Unresolved complaints can be directed to the Office of the Privacy Commissioner.

How Personal Information is Used

Personal information is primarily used to provide financial planning services. It may also be used for related purposes. Direct marketing materials may be sent, with an option to opt out.

Disclosure of Personal Information

To meet specific needs, personal information may be disclosed to various organizations, including superannuation funds, insurance providers, compliance consultants, IT service providers, government and regulatory authorities, and others as authorized by law. Employees and contractors are obligated to respect confidentiality.

Spam Act Compliance

Commercial electronic messages will only be sent with consent, in accordance with the Spam Act and National Privacy Principles. Forwarding recommendations will be clear, and age-sensitive content will be appropriately targeted.

Contact Details

Privacy Officer: Mr. Mark Smith

Address: U19, 153 Kensington Street, East Perth, WA 6004

Telephone: (08) 6331 6377

E-mail: reception@croesofinancialadvice.com.au