

## Financial Services Guide

Version: 1 July 2021

### Licensee:

The Hackney Insurance Group Pty Ltd  
(AFSL 529749 ABN 45 130 524 971)

### Contact Details

Ocean Central, Level 4, 17/2 Ocean St  
Maroochydore QLD 4558  
(07) 5457 7000  
[sarah@hackneyinsurance.com](mailto:sarah@hackneyinsurance.com)

### Purpose of this FSG

This FSG will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

### Our services

The Hackney Insurance Group is proudly Australian-owned and together, we have been helping Australian's dream, plan and achieve since for more than 20 years. The Hackney Insurance Group operates our own AFSL, so we can retain our strong family foundations to ensure we remain closely connected to each of our clients.

We are authorised to provide personal advice and dealing services for personal risk insurance and superannuation.

#### **Not Independent**

We are not independent, impartial or unbiased as we are paid a commission by

the product provider for our advice on risk insurance.

### The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement which contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will be documented in a Record of Advice which we retain on file. You can request a copy of the

RoA document at any time up to 7 years after the advice is provided.

## **Advice Fees**

Our advice fees include meeting with you, the time we take to determine our advice and the production of the SoA or RoA. The fees will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

## **Commissions**

We receive a one-off upfront commission when you take out an insurance policy that we have recommended. We also receive a monthly commission payment for as long as you continue to hold the policy.

The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

## **Other Benefits**

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## **Adviser Remuneration**

Sarah Hackney is the owner of the practice. Sarah is remunerated through the profits that the practice makes.

## **Making a Complaint**

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, email us or put your complaint in writing to our office.

If you are not satisfied with our response, then you can refer your complaint to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or [www.afca.org.au](http://www.afca.org.au). AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

The Hackney Insurance Group is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

## **Your Privacy**

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.

## PRIVACY POLICY

At The Hackney Insurance Group Pty Ltd, we are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth). This Policy describes our policies and practices for collecting, handling, storing, using and disclosing personal information. It also deals with how you can complain about a breach of the privacy laws, access the personal information we hold about you and have that information corrected (where necessary).

### What personal information do we collect and hold?

When we provide you with insurance and/or superannuation advice, we ask you for the information we need to adequately provide insurance and/or superannuation advice. We collect your information through our fact find questionnaire, application forms, website enquiry forms or when we speak to you by telephone or email. This can include a broad range of information from your name, address, contact details and age to information about your personal affairs including your financial circumstances, estate planning details, personal/family medical history and lifestyle pursuits.

We may also collect your information from third parties such as your accountant, financial adviser, mortgage provider, family doctor.

We only collect sensitive information such as your health, genetic family history, biometric information, your sexual preferences and orientation, your race or ethnic origin with your agreement and it is necessary for us to do so to adequately provide the services you have requested such as preparation and provision of initial and ongoing insurance and/or superannuation advice.

### How do we use your information?

We use your personal information to adequately understand your financial situation and formulate our advice and assist you to apply for relevant insurance and/or superannuation products.

We also use your personal information to manage your ongoing requirements and our relationship with you, e.g. generation of certificates of currencies, assistance with claims. This includes contacting you by mail or electronically (unless you tell us you do not wish to receive electronic communications).

From time to time we will use your contact details to send you updates, articles, newsletters or other information about products and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to do so.

### What if you don't provide information to us?

If you do not provide us with some or all the information that we ask for, we may not be able to provide you assistance with your insurance and/or superannuation requirements.

You can contact us without using your name or by using a pseudonym. However we may need your name or contact details to respond to you.

### Web and mobile data

**Personal data** – When you visit our website, details may be recorded about your visit, such as time and date, your computer IP address, pages accessed, time spent on page and type of browser.

**Other data** - We may use technology such as cookies, beacons, tags, scripts and tracking pixels to collect, store and use anonymous data about how you use our website / mobile technology. This includes your server address, the date and time of your visit, the pages and links accessed, the type of browser used and other information about your browsing activities. This data is used to increase functionality and can also enable us to display information and content that is tailored to our understanding of your interests. This information alone cannot be used to discover your identity.

### **How do we store and protect your personal information?**

We strive to maintain the relevance, accuracy and completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal reporting or document retention requirements.

We hold the information we collect from you on our encrypted cloud database. We will always seek to ensure that your personal information is protected from misuse, loss, unauthorised access, modification or disclosure. At all times your personal information is treated as confidential and any sensitive information is treated as highly confidential. When your file is archived it is kept on our encrypted cloud database for a period of time.

We ensure that your information is safe by ensuring all computer-based information is protected through the use of access passwords on each computer and screen saver passwords. Employing firewalls and virus scanning tools to protect against unauthorised persons and viruses from entering our systems. We maintain physical security over our paper and electronic data and premises, by using locks and security systems.

### **Will we disclose your personal information to anyone?**

We do not sell, trade, or rent your personal information to others. We will disclose your information to 1) Medical assessment services where you have sought insurance for the purposes of underwriting an insurance policy. 2) Affiliated product and service providers as well as external service providers such as superannuation fund trustees, insurance providers (so that they may provide you with the product or service that you seek or in which you have an express interest). 3) Other persons acting on your behalf including your accountant, solicitor, financial planner, executor, administrator, trustee, guardian or attorney. 4) If required or authorised to do so under law, law enforcement agencies, regulatory bodies, and government organisations.

We may provide your information to others if we are required to do so by law or under some other unusual circumstances which the Privacy Act permits.

### **How can you check, update or change the information we are holding?**

You may ask us for access to your personal information and to correct it at any time.

Upon receipt of enough information to allow us to identify the information, we will tell you what personal information we hold about you. We will also correct, amend or delete your personal information if we agree is inaccurate, irrelevant, out of date or incomplete.

We do not charge for receiving a request for access to personal information or complying with a correction request.

To access or correct your personal information, please write to Sarah Hackney, Director, The Hackney Insurance Group Pty Ltd, 17/2 Ocean Street, Maroochydore Q 4558.

In some limited situations, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

**What happens if you want to complain?**

We welcome your questions and comments about how we manage your privacy. If you have any concerns about whether we have complied with the Privacy Act, the Australian Privacy Principles or this Privacy Policy, please write to our Privacy Officer at to Sarah Hackney, Director, The Hackney Insurance Group Pty Ltd, 17/2 Ocean Street, Maroochydore Q 4558.

We will consider your complaint through our internal complaints resolution process and we will try to respond with a decision within 30 days of you making the complaint.

**Your consent**

By asking us to assist with your insurance and/or superannuation needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

**Updating this policy**

This Privacy Policy was prepared on 6 July 2021. We may update it at any time. The new version will be published on our website.

## **PRIVACY COLLECTION STATEMENT**

At The Hackney Insurance Group Pty Ltd we are committed to protecting your privacy. We use your personal information to provide you with insurance and/or superannuation advice. This may include information collected from third parties such as your accountant, financial planner, mortgage provider and family doctor.

If you request that we make a superannuation recommendation, as we are required to know our clients, identification documentation is collected by law under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth). In some instances we are required to verify this documentation against other records.

If you don't provide us with full information, we can't provide you assistance with your insurance and/or superannuation requirements.

We provide information such as your insurance and/or superannuation details to your accountant, financial planner, mortgage provider and family doctor.

We do not trade, rent or sell your information or disclose it to overseas recipients

From time to time, we will use your contact details to send you updates, articles, newsletters or other information about products and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to do so.

Our Privacy Policy contains more information about how to access and correct the information we hold about you and how to make a privacy related complaint, including how we will deal with it. Ask us for a copy by contacting us on 07 5457 7000 or visiting our website [www.hackneyinsurance.com](http://www.hackneyinsurance.com).