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# **KNIGHT MANAGEMENT SERVICES**

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## **Privacy Policy**

### **Knight Management Services Pty Ltd**

“Knight Management Services”, “we”, “our” and “us” means Knight Management Services Pty Ltd services group and all subsidiaries are listed on the back page of this policy statement.

This statement does not cover staff of Knight Management Services Pty Ltd.

#### **National Privacy Principles**

Knight Management Services Pty Ltd is bound by the National Privacy Principles (NPP) established under the Privacy amendment (Private Sector) act 2001.

#### **What type of Information does Knight Management Services hold?**

As an organisation that variously provides General Insurance, Personal Risk Insurance, Superannuation and/or Financial Planning Advice, we are subject to legislative and regulatory requirements which require us obtaining and holding detailed information which personally identifies you and/or expresses an opinion about some aspects of your financial position. This “personal information” may include the following;

- Name and address
- Date of Birth
- Contact details including telephone numbers
- Gender
- Occupation and employment details including history
- Details of your financial needs and objectives
- Details of your current financial position including salary and other income, expenditure, assets and liabilities, risk protection, superannuation and other investments.
- Details of your risk preferences
- Details of your health

- Details of your social security eligibility
- Details of your estate planning requirements
- Your tax file number
- Details of credit cards you use to pay Insurance premiums
- Driving history and police and/or traffic records
- Home security of your place of residence
- Details of assets that you insure
- Claims information

### **How does Knight Management Services use this information?**

It is important for us to obtain this information as it enables us to provide appropriate and timely advice to our clients. Failure to obtain this information could well compromise the quality of advice provided to our clients.

We will only collect information from you in a face-to-face interview, by telephone or through the return of a data collection form. We will not collect any information about you unless you knowingly provide it to us or authorise a third party to do so.

The personal information we collect about you is to enable us to provide the following services to you:-

- Preparation of advice regarding your life risk, superannuation or financial planning needs,
- Reviewing your current position with respect to general and life risk, superannuation, or financial planning,
- Making and investment and securities recommendations,
- Considering any other areas relevant to your financial needs.

### **Will Knight Management Services share this information with other companies?**

Your personal information is generally held in your client file and on a computer database. We will at all times ensure that your personal information held by us is protected from misuse. Loss, unauthorised access or disclosure. Knight Management Services shares information with its external services and product providers including Insurance Company administrators and under-writers, superannuation fund trustees and administrators and investment product managers and custodians. We are required by law to share information with various regulatory authorities, examples of these are ATO. Centerlink and ASIC. Additionally, your details may be shared with related entities listed on the back page. We may also use your personal contact details for the purpose of providing you with direct marketing material, for example, newsletters, which we believe, may be of value to you. However, you may instruct us not to send this information to you. (please note presently Knight Management Services does not use a newsletter service).

Please note our appointed auditor has and requires full access to client file's.

Finally in the event that we propose to sell our business, we may disclose your personal information to a potential purchaser in the course of them conducting due diligence investigations. All such disclosure will be in confidence and on the basis that no personal information will be used or disclosed by them. In the event of our business being sold, we will transfer your personal information to the purchaser of the business, though you as a valued client, will be advised of any such transfer. **Knicht Management Services does not sell mail lists.**

### **How would we handle a request for personal information?**

Under the NPP you are generally entitled to access the information we have about you. We will endeavour to respond to your request for information on a timely basis and, in the same manner in which you made the request.

We will always ask you to identify yourself to our satisfaction and provide us with a reason for asking for the information. We are entitled to charge a fee for providing information but, unless your request is time consuming or requires substantial reproduction of documents, we will be unlikely to do so. If we do propose to charge a fee we will give you an estimate of the fee in advance. If, under the NPP, we are entitled to refuse you access to information, we will tell you and provide reasons.

### **What if some of the information you hold is not accurate?**

We will endeavour at all times to ensure that the personal information that we hold is correct. If you believe that the information we have for you is inaccurate or incomplete in any way please contact us and provide evidence of the inaccuracy. If we accept that the information is wrong we will change it.

### **How do I complain about breaches of privacy?**

If you require more information about our privacy policy or wish to complain about possible breaches of your privacy, please contact us and ask to speak to our privacy officer.

### **How can I contact Knight Management Services?**

Call us: Privacy Officer – (08) 9474 4466

Fax us: Privacy Officer – (08) 9474 1373

Email us: [advisor@iinet.net.au](mailto:advisor@iinet.net.au)

Write to us: Knight Management Services Pty Ltd  
PO Box 843  
CANNING BRIDGE WA 6153