



CALCULATED
FINANCIAL SOLUTIONS

Privacy Policy

Our Privacy Policy relates to how we address each of the Australian Privacy Principles (APPs) set out in the Privacy Act 1988

APP1 – open and transparent management of personal information

Our policy: We are committed to managing any personal information we collect from our clients in an open and transparent manner.

As part of our advisory services, we collect personal information from you and about you. This may include information you provide directly, as well as data we gather from third parties, for example, a superannuation fund you invest in.

Any personal information we hold will be securely stored.

Please note that some of our business data is stored electronically and may be backed up using cloud-based technology. This means there is a possibility that your personal information could be transmitted to overseas recipients, as the data may be stored on IT infrastructure located in other countries. We cannot guarantee the exact location of this infrastructure, if this is a concern for you, we are happy to investigate further and provide clarification.

If you have any concerns regarding how we handle your personal information, you can contact us or the Privacy Regulator directly – they are accessible here : www.oaic.gov.au.

We are also happy to provide you with a copy of this Privacy Policy free of charge upon request.

APP 2 – anonymity and pseudonymity

Our policy: While the Privacy Act allows individuals to remain anonymous or use pseudonyms, we believe it would be impractical for us to provide our services to you under these conditions. To ensure we can deliver the best possible support and advice, we require accurate and identifiable information.

APP3 – collection of solicited personal information

Our policy: We only collect information from you that is necessary to deliver our services effectively. If we need to collect any “sensitive” personal information, as defined by law, we will always seek your express consent before doing so.

APP 4 – dealing with unsolicited personal information

Our policy: If we determine that we have received unsolicited personal information from you—meaning information that is not necessary for us to provide our services—we will contact you to return it or remove it from our records as soon as possible.

APP 5 – notification of the collection of personal information

Our policy: If we collect information about you from sources other than directly from you, we will inform you of this and provide any additional relevant details regarding that collection, in accordance with the requirements set out in sub-clauses 5.1 and 5.2 of the Australian Privacy Principles (APPs).

APP 6 – use or disclosure of personal information

Our policy: If we use or disclose your personal information for any purpose other than the primary purpose for which it was collected, or any secondary purpose to which you have expressly consented, we will inform you as soon as practicable.

APP 7 – direct marketing

Our policy: If we wish to use any information we have gathered from you for direct marketing purposes, we will first seek your express consent, unless the circumstances of collection made it reasonably likely that we collected the information for that purpose—even if it was not the primary purpose of collection.

Should we engage in direct marketing, you will always have the option to “opt out” and choose not to receive any further marketing communications from us.



APP 8 – cross-border disclosure of personal information

Our policy: The only overseas recipient of your personal information we currently anticipate is the service provider that hosts the IT infrastructure where we back up our business data, through cloud-based technology. We will seek confirmation from this provider that they will handle your data securely and in compliance with the Australian Privacy Principles (APPs). If we determine that they are unable to do so, we will look for an alternative service provider. If we find that another overseas party may also receive your personal information, we will conduct the same thorough assessment before engaging with them.

APP 9 – adoption, use or disclosure of government related identifier

Our policy: We won't use any Government related identifier as our own identifier of you unless it is necessary for us to deliver our services to you and in doing so we need to liaise or communicate with a Government Department or agency that requires us to use a Government related identifier.

APP 10 – quality of personal information

Our policy: We will do all we can to ensure the personal information we collect is accurate, up-to-date and complete.

APP 11 – security of personal information

Our policy: We will take all reasonable steps to securely maintain and store your personal information for as long as it is needed to provide our services. Once we no longer require this information, we will ensure that it is securely destroyed or returned to you, or to your nominated agent, in a safe and responsible manner.

APP 12 – access to personal information

Our policy: We will provide you with access to the personal information we hold about you, unless a statutory exception applies.

If we believe an exception applies, we will inform you of the reason for refusing access, so that you can understand the basis of our decision and consider your options in light of that refusal.

APP 13 – correction of personal information

Our policy: We are happy to rectify any personal information we hold about you should you (or we) consider our records to be inaccurate.

TFN Addendum: The Privacy (Tax File Number) Rule 2015 and the protection of tax file number information

1. We are a TFN recipient.
2. When we collect TFNs from clients, we inform them of the legal requirement to provide this information.
3. We also explain that while providing a TFN is not mandatory by law, failing to do so may result in consequences, such as higher tax rates applied by the ATO.
4. We will securely retain TFNs only for as long as necessary to provide our services to our clients.
5. If we need to destroy a TFN record, we will do so securely to minimise the risk of unauthorised disclosure.

Privacy Policy of Calculated
Financial Solutions current as
at 01/07/2025

Contacting

If you have any questions about this Privacy Policy, please contact:

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