

# Financial Services Guide

## Part 1

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1 November 2018

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This Financial Services Guide has been authorised for distribution by the authorising licensee:

BG Wealth Management Pty Ltd  
ABN 14 127 520 558  
Australian Financial Services Licence No. 496348 ('AFSL')  
801 Glenferrie Rd, Hawthorn VIC 3122  
Locked Bag 50 Hawthorn VIC 3122  
Email: [advice@bgprivateclients.com.au](mailto:advice@bgprivateclients.com.au)  
Website: [www.bgprivateclients.com.au](http://www.bgprivateclients.com.au)

This Financial Services Guide ('FSG or the 'Guide') provides you with important information about BG Wealth Management or 'Licensee', and its Corporate Authorised Representatives who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser.

This Guide consists of two parts. Part 1 of this Guide contains important information about:

- the financial services we offer as Corporate Authorised Representatives of BG Wealth Management;
- BG Wealth Management as the holder of an AFSL;
- the financial services that BG Wealth Management offer;
- the process we follow to provide financial services;
- how we, our associates, and BG Wealth Management are paid;
- any arrangements which may influence our advice to you;
- how we and BG Wealth management protect your privacy; and
- who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this Guide is an Adviser Profile and includes information on the services we are authorised to provide on behalf of BG Wealth Management.

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either BG Wealth Management or your 'Corporate Authorised Representatives' of BG Wealth Management, as the context requires.

# PART 1

Part 1 contains the following sections:

- Financial Services Guide (Section 1);
- Privacy Statement (Section 2); and
- Are you satisfied? (Section 3).

You must read each of these sections in conjunction with Part 2, which provides more detail to allow you to make an informed decision about whether to use the financial services we offer.

Together, these documents form the complete FSG which we, as Corporate Authorised Representatives, are required to provide.

## ABOUT BG WEALTH MANAGEMENT

BG Wealth Management is part of the Banks Group division of companies which provides accounting, business advisory, taxation, auditing and wealth management services. BG Wealth Management was established on 13 September 2007 and has common ownership with Banks Group.

From a professional services perspective the business philosophy promotes that cooperation between accountants, tax advisers and financial advisers provides an environment to best service our client's best interest.

BG Wealth Management holds an AFSL issued by the Australian Securities and Investments Commission.

Related companies include Banks Group Pty Ltd and Banks Group Assurance Pty Ltd which provide taxation, business services, accounting services and audit services.

BG Private Clients Pty Ltd acts as a Corporate Authorised Representative of BG Wealth Management when providing the financial services under BG Wealth Management's AFSL.

Further information on these services is set out in the FSG Part 2 Adviser Profile.

As the holder of an AFSL, BG Wealth Management is responsible for the financial services we provide to you. BG Wealth Management acts on its own behalf when these financial services are provided to you..

# SECTION 1

## FINANCIAL SERVICES GUIDE

### WHAT OTHER INFORMATION SHOULD YOU CONSIDER BEFORE DECIDING WHETHER TO PROCEED WITH OUR RECOMMENDATIONS?

If you receive personal financial advice this will be documented in a Statement of Advice (SoA), or in specific circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

### WHO PROVIDES THE FINANCIAL SERVICES DESCRIBED IN THIS FSG?

The financial services described in this FSG are provided by us as Corporate Authorised Representatives of BG Wealth Management.

Part 2 of this Guide contains further details about your financial adviser, and our experience, qualifications and professional memberships.

### WHO IS RESPONSIBLE FOR THOSE FINANCIAL SERVICES?

As the holder of an AFSL, BG Wealth Management is responsible for the financial services we provide to you. BG Wealth Management acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, BG Wealth Management, as the holder of an AFSL, does not act on behalf of any other person or licensee. BG Wealth Management is only responsible for the services offered in the FSG.

The law requires BG Wealth Management to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by BG Wealth Management and/or its Authorised Representatives. BG Wealth Management has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

## WHAT FINANCIAL SERVICES DO WE OFFER?

BG Wealth Management is able to provide financial product advice and to deal in a wide range of products (unless otherwise stated in Part 2 of this Guide) including:

- deposit products;
- government debentures, stocks or bonds;
- life investment and life risk products;
- managed investment schemes including investor directed portfolio services;
- standard margin lending facilities;
- retirement savings account products;
- securities (e.g. shares);] and
- Superannuation products.
- Social Security benefits advice

Some of the services you are able to access through BG Wealth Management include:

- financial planning advice;
- wealth accumulation advice;
- superannuation advice, including self-managed superannuation funds;
- redundancy advice;
- retirement advice;
- gearing strategies;
- cash flow advice;
- social security benefits advice;
- life and disability insurance advice;
- estate planning services (financial planning);
- Aged care.

## WHAT PRODUCTS ARE AVAILABLE?

A range of financial products offered by many leading financial product providers are available for recommendation by us. Details of the available products we can recommend are contained in the Approved Product List (APL).

Internal and external experts provide financial product research, which is used to carefully select and maintain an extensive list of Approved Products for us to select from. We conduct due diligence on external research report providers that provide us with research.

We will only recommend a product to you after considering its appropriateness to your individual objectives, financial situation and needs. The recommendations will be made after conducting an investigation into the financial products and may require us to investigate and consider a financial product which is not on the APL.

## HOW DO WE ENSURE THAT THE ADVICE WE GIVE YOU SUITS YOUR NEEDS AND OBJECTIVES?

To ensure we provide advice suitable for your needs and financial circumstances, we firstly need to understand your financial situation, personal financial

objectives and needs. We will follow a step-by-step process as outlined below:

- 1.) We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer.
- 2.) We will collect all the information we need from you, including your personal financial situation, financial objectives and needs. If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing your full personal information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request.
- 3.) We will help you identify your goals and may discuss your attitude towards investment risk.
- 4.) We may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where required we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. Based on these and other considerations, we will prepare and present you with a written SoA, or in some cases depending on the circumstances, an RoA. We will explain in the SoA (or RoA) the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice.  
  
Where we recommend financial products, we will provide you with a PDS or other disclosure document containing information about each product recommended, to help you make an informed decision about whether to purchase that product.
- 5.) We will discuss our recommendations with you, make any changes you require and gain your agreement to implement those recommendations.
- 6.) We will then implement those recommendations.
- 7.) We will meet with you periodically to review your financial circumstances if we agree to an ongoing advice service arrangement which includes a regular review component. If an ongoing advice service arrangement is entered into, this will be documented in your Ongoing Advice Service Arrangement Letter and/or SoA. Where you have entered into an ongoing fee arrangement after 1 July 2013, we will renew your arrangement with you at a minimum of every two years.

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

In certain circumstances, we may not provide you with personal advice via a SoA or RoA, as outlined above. These circumstances may include:

- 1.) Where we provide you with only general advice, such as through seminars and newsletters;

2.) Further advice or verbal advice – if you previously received advice recorded in a SoA, any further personal advice provided by us may be recorded in a RoA. We will not necessarily provide you with a copy of the RoA unless you request it (see below).

## **WHAT DOCUMENTS DO YOU GET IF WE PROVIDE FURTHER ADVICE?**

Where a further review is conducted and personal advice is provided, in some circumstances we are not required to provide you with a SoA for this further advice. Where this is the case, if you have not already been provided with a RoA, you may request a copy of the RoA from us by contacting us (on any of the contact details set out in Part 2 of this Guide) for a period of seven years from when the further advice was first provided to you.

You may specify how you would like to give us instructions, for example, by phone, fax or email using any of the contact details set out in Part 2 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

## **OTHER SERVICES**

We may provide services other than financial planning services. For example, we may also act as your accountant or legal adviser, or advise you on real estate investments. While we may provide these other services, you should understand that these other services are not provided under BG Wealth Management's AFSL and BG Wealth Management does not train, support or supervise the provision of these other services and has no responsibility in relation to these services.

Examples of the services which BG Wealth Management is not responsible for include:

- general insurance services (e.g. car insurance);
- real estate and direct property advice;
- taxation services, such as completion of tax returns;
- accounting and audit services;
- legal services;
- consulting services; and
- administration and compliance of Self-Managed Superannuation Funds.

## **HOW ARE WE PAID FOR OUR SERVICES?**

BG Wealth Management may receive:

- fees paid by clients;
- commissions paid by product providers;
- other payments by product providers; and
- other benefits.

Fees and commissions are payable (as directed by your Authorised Representative) to BG Wealth Management. We may receive up to 100% of any fees and commissions received.

Details of any fees, commissions or other benefits that we, BG Wealth Management or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SoA or RoA when personal advice is given.

## **WHAT TYPE OF FEES, COMMISSIONS, PAYMENTS AND OTHER BENEFITS DO WE RECEIVE FOR OUR SERVICES?**

The types of fees, commissions and other benefits that may be received by us and BG Wealth Management include the following:

### **Service fees**

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

### **Fees for advice**

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

### **Ongoing advice fees**

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services.

This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

### **Referral fees**

If we refer you to another business to provide you with services, we may receive referral fees. Those fees may vary according to the party to whom we are referring, and the products involved.

We will provide written notification to you if we are likely to receive referral fees for referring you to another service provider.

## Payment methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods.

Where it is debited from your investments it is normally referred to as the Adviser Service Fee.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

## Commissions

If you take out a financial product through us, BG Wealth Management may receive payments in the form of initial commissions and/or ongoing commissions from the financial product providers. These commissions are included in the fees, premiums and interest rate (in the case of margin loans) you pay for the product. This is not an additional cost to you. We may agree to rebate some or all of these.

The commission payable for different classes of financial products include the following:

## Investment Products

For investment products, including superannuation and annuities, commissions are generally deducted from the funds you invest. Commissions on investment products may only be payable in certain circumstances where an arrangement exists as at 1 July 2013. Where you acquire an investment product before 1 July 2014, commissions may be payable where BG Wealth Management has an existing arrangement with the product issuer prior to 1 July 2013.

BG Wealth Management may receive between 0% and 1% of your initial investment as initial commissions from product providers whose products are recommended to you. BG Wealth Management may also receive ongoing commissions from the management fees of the product providers.

Ongoing commissions range between 0% and 1% p.a. of your investment balance. BG Wealth Management may pass up to 1% of these commissions to us.

### Example

We recommend you invest \$10,000 in an investment product. The applicable initial commission is 1% and ongoing commissions are 1% p.a. BG Wealth Management may receive initial commission of \$100 and may pass up to \$100 of that to us. Assuming the investment amount stays the same, each year BG Wealth Management will receive ongoing commission of \$100 and may pass up to \$100 to us.

## Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by BG Wealth Management. These commissions are paid BG Wealth Management by the company that issues the product that BG Wealth Management's Advisers recommend to you and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to BG Wealth Management. Ongoing commissions are payments paid by product issuers to BG Wealth Management in the years after the first year. These commissions may be passed onto "us" or nothing at all depending what is applicable to the circumstances.

If you initiate an increase to your cover, BG Wealth Management may receive initial and ongoing commissions on the increase to your policy cost. The ongoing commission on a client initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), BG Wealth Management may receive up to 100% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that BG Wealth Management may receive is set out in the table below:

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%

\*BG Wealth Management may receive the pre 1 January 2018 commission rates above from the product issuer if:

- > your policy was issued before 1 January 2018 and you exercise an option to establish new or additional cover under your policy after 1 January 2018; or
- > your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

## **Example**

You have an existing policy with us, issued in 2017, and in 2018 you decide to increase the cover on that policy with a corresponding increase in policy cost of \$100 pa. BG Wealth Management may receive up to \$140 (140% excl. GST) as initial commission on that increase and may pass up to \$140 pa to us. The ongoing commission payable to BG Wealth Management in respect of this increased policy cost may be up to \$38.50 (38.5% excl GST).

Or, we recommend an insurance product to you and it is issued on 2 April 2018. The annual policy cost is \$450. BG Wealth Management may receive up to \$360 (80% excl. GST) as an initial commission and may pass up to \$360 to us. Assuming the policy cost stays the same each year, BG Wealth Management may receive up to \$90 pa (20% excl. GST) as an ongoing commission and may pass up to \$90 pa to us.

From 2 September 2018, you decide to increase your insurance cover. The cost of this increased cover is \$100. The initial commission payable to BG Wealth Management in respect of this increase will be up to \$80 (80% excl. GST) as the increase has occurred in 2018. The ongoing commission payable to BG Wealth Management in respect of this increased policy cost will be up to \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 2 September 2019).

From 2 September 2020, you decide to increase your insurance cover again. The cost of this increased cover is \$100. The initial commission payable to BG Wealth Management in respect of this increase will be up to \$60 (60% excl. GST). The ongoing commission payable to BG Wealth Management in respect of this increase will be up to \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 2 September 2021). These commissions may be passed onto us.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that BG Wealth Management and we are entitled to receive if you decide to purchase a life insurance product, in your SoA or RoA.

## **Margin Lending Products**

If we organise, or increase a margin loan for you, BG Wealth Management may receive payments in the form of ongoing commissions from the margin loan provider. Commissions on margin lending products may only be payable in certain circumstances where

an arrangement exists as at 1 July 2013. Where you have entered into a margin lending product arrangement prior to 1 July 2014, commissions may be payable where BG Wealth Management had an existing arrangement with the margin loan provider prior to 1 July 2013. These commissions range between 0% and 0.5% p.a. of your loan balance. BG Wealth Management may pass up to 100% of these commissions to us.

## **Example**

We recommend you borrow \$10,000 through a margin loan. The applicable ongoing commission is 0.5% p.a. Assuming the loan balance stays the same, each year BG Wealth Management will receive ongoing commission of \$50 and may pass up to \$50 to us.

## **OTHER BENEFITS**

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$0 and \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes.

A copy of the register is available on request for a small charge.

## **WILL ANY OTHER PARTIES BENEFIT FROM THE FINANCIAL SERVICES OFFERED IN THIS FSG?**

Employee financial advisers and employees of Banks Group Pty Ltd will receive a one off incentive payment of \$290 for new clients where a Statement of Advice is prepared and implemented.

## **WHAT FEES DO WE PAY TO SOMEONE WHO REFERS YOU TO US?**

If you are referred to us we may pay the referrer a fee. We may also provide the referrer with gifts such as branded promotional items, hampers or gift vouchers.

The fee varies according to the referrer and financial products involved.

The fee may be a percentage of our fees, a percentage of the total amount invested paid through the referral, or a flat fee. We may pay these fees upfront when the financial service is provided, or the financial product is provided, or periodically as ongoing fees.

## **Banks Group**

Where we refer you to Banks Group for accounting, tax or other services an employee may receive 10% of the first and second years fees (ex GST) paid on the fee collection. Any amount payable will be disclosed in the SoA provided to you.

### Example

If you engaged Banks Group for accounting services and were charged \$500 in year 1 and \$600 in year 2, an employee of BG Wealth Management may be entitled to 10% in the first year (\$50) and 10% in the second year (\$60).

## **First Point Group**

If we refer you to First Point Group for loan finance they will pay Banks Group Pty Ltd a percentage of brokerage earned by them. This percentage depends on the loan amount but may be in the range of 10-20%.

Banks Group Pty Ltd will then pay 40% of the brokerage received from that transaction as a payroll bonus to the employee who made the referral. For example if Banks Group receives brokerage from First Point Group of \$1000 then \$400 will be payable to an employee as additional wage and/or superannuation

## **SECTION 2**

### **PRIVACY STATEMENT**

#### **WHY WE COLLECT YOUR PERSONAL INFORMATION**

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

#### **COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION**

We may disclose your personal information to associated companies of BG Wealth Management (e.g. Banks Group). We may also disclose your personal information to third parties such as a

complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

BG Wealth Management is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

#### **OTHER IMPORTANT INFORMATION**

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [www.bgprivateclients.com.au](http://www.bgprivateclients.com.au) It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

## **DEFINITIONS**

“We”, “our”, “us” means BG Wealth Management and its Corporate Authorised Representatives, BG Private Clients and the Authorised Representatives of BG Private Clients.

## SECTION 3

### ARE YOU SATISFIED?

#### WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR SERVICES

Both we and BG Wealth Management endeavour to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

- 1.) Contact us first about your concern.
- 2.) If your concern is not resolved to your satisfaction, you may contact BG Wealth Management by:

**Writing:**

Advice Complaints  
BG Wealth Management Pty Ltd  
Locked Bag 50  
HAWTHORN VIC 3122

**Email:**

[advice@bgprivateclients.com.au](mailto:advice@bgprivateclients.com.au)

- 3.) If your concern is not resolved, or if you are not satisfied with the decision, you may contact the Australian Financial Complaints Authority.

The AFCA independently and impartially resolves disputes between consumers, including some small businesses, and participating financial services providers.

From 1 November 2018, a new external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA) will replace Financial Ombudsman Service (FOS).

**Writing to:**

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

**Email:**

[info@afca.org.au](mailto:info@afca.org.au)

**Website:**

[www.afca.org.au](http://www.afca.org.au)

**Phone:**

1800 931 678

- 4.) The Australian Securities & Investments Commission (ASIC) is Australia's corporate,

markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent, and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by:

**Writing:**

Australian Securities & Investments Commission  
GPO Box 9827  
Your Capital City; Or

PO Box 4000  
Gippsland Mail Centre  
Victoria 3841

**Website:**

[www.asic.gov.au](http://www.asic.gov.au)

**Phone:**

1300 300 630

- 5.) The Financial Planning Association of Australia Limited (FPA), is the peak professional body for financial planning in Australia.

The FPA provides the leadership and professional framework that enables members to deliver quality financial advice to their clients. All FPA members are bound by professional, technical and ethical standards as provided in the FPA Code of Professional Practice. The FPA has effective and appropriate policies and procedures in place to assist you with your complaint and ultimately help protect consumers and those planners doing the right thing. You may contact the FPA by:

**Writing:**

The Investigations Manager  
FPA  
GPO Box 4285  
Sydney 2001

**Website:**

[fpa.asn.au](http://fpa.asn.au)

**Phone:**

1300 626 393

- 6.) Where you have a complaint about your Privacy you may contact the office of the Australian Information Commissioner:

**Writing:**

OAIC

GPO Box 5218  
Sydney NSW 2001

**Email:**  
enquiries@oaic.gov.au

**Phone:**  
1300 363 992

Before you send your concern to any of these respective bodies, please contact them first to understand the process of lodging your concern with them.

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