



At Peter Zhu & Associates, we recognise the importance of your personal information. We appreciate that you may have concerns about your privacy and about the security and confidentiality of personal information. Peter Zhu & Associates is committed to providing you with the highest quality professional service whilst also protecting your privacy.

Peter Zhu & Associates abides by the National Privacy Principles established under the Privacy Amendment (Private Sector) Act, 2001.

1 Collection

Peter Zhu & Associates will collect information that is necessary for the primary purpose of providing a professional service to you.

We will collect personal information in a fair and lawful manner and will not be intrusive.

Our ability to provide you with a comprehensive service is dependent on us obtaining certain personal information.

This might include:

- Name and contact details
- Employment details and employment history
- Details of your current financial circumstances, including your assets and liabilities (both actual and potential),
income, expenditure, insurance cover and superannuation
- Tax file numbers
- Documentation that allows us to satisfy the identification and verification obligations within the Anti-Money
Laundering and Counter-Terrorism Financing legislation

Failure to provide such personal information may limit our ability to provide the services you require.

2 Use and Disclosure

Peter Zhu & Associates will not use or disclose personal information collected by us for any purpose other than the purpose for which it is collected, unless consent has been obtained to use the information for additional purposes. Exceptions to this include where disclosure is:

- Required by superannuation fund trustees, insurance providers, and product issuers for the purpose of giving effect to your financial plan and recommendations made by us
- Required by law or for inspection to ensure compliance with mandatory professional standards
- Reasonably necessary to assist a law enforcement agency
- External service providers for the purposes of audit, legal advice, consultancy, issuing statements or handling mail
- Required by reporting entities for the purpose of complying with the Anti-Money Laundering and Counter-Terrorism Financing legislation.

We may also use the personal information collected from you for the purpose of providing you with marketing material such as articles that may be of interest to you, however you may, by contacting us, request not to receive such information and we will give effect to that request.

3 Quality of Personal Information

Our goal is to ensure that, at all times, the personal information we hold is up to date and accurate. If you become aware, or believe, that any personal information we hold is inaccurate,

incomplete or out of date, please contact us.

4. Storage and Security

Peter Zhu & Associates takes reasonable measures and precautions to protect the personal information we hold from such risks as loss or unauthorised access, destruction, modification or disclosure. Reasonable steps are taken to destroy or permanently de-identify any personal information no longer required.

5. Openness

We will remain open with you about what sort of personal information we hold, how we collect it, and for what purposes we use and disclose this information.

6. Accessing your Personal Information

Individuals may at any time, request access to personal information that Peter Zhu & Associates holds about them. Where possible, we will provide you with access to that information either by providing you with copies of the information requested, allowing

you to inspect the information requested or providing you with an accurate summary of the information held. If we need to deny your request for access we will let you know why. Generally this will only be in cases where providing access would be unlawful or not within the realms of the legislation.

Peter Zhu & Associates may charge a fee for supplying personal information.

All requests for access to personal information should be in writing to The Privacy Officer as shown below.

7. Identifiers

Peter Zhu & Associates does not adopt government agency identifiers, for example, tax file numbers, as a primary means of identifying you.

8. Anonymity

Where possible, Peter Zhu & Associates may deal with the individual anonymously. However if you do not provide information requested we may be limited in our dealings with you.

9. Transborder Data Flows

Peter Zhu & Associates will not transfer your personal information outside Australia. If we are required to transact with, or send information on your behalf to, an overseas organisation, we will seek your consent with regard to the transfer.

10. Sensitive Information

Generally Peter Zhu & Associates does not collect sensitive information about you. If we do need to collect sensitive information (eg. Medical reports) we will only do so with your consent.

If you have any queries

In the first instance we recommend that you contact your client service partner OR the HR department in your state using the details below.

If you wish to read the National Privacy Principles (NPPs), they are available on line at www.privacy.gov.au

Peter Zhu & Associates, is a CPA public accounting practice.