

Financial Services Guide

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The purpose of this Financial Services Guide (FSG) is to provide you with important information before a financial service is provided to you, so you can make an informed decision about whether to use our services. The FSG contains details about:

- Who we are
- Our services and your adviser
- What to expect from the financial planning process
- How we charge for our services
- Other remuneration
- Any interest, associations and other relationships
- How we manage your personal information
- What you should do if you have a complaint

Who we are

CT Group Advisory Services Pty Ltd is an Australian Financial Services Licensee AFSL number 516941, ABN 99 633 291 479. CT Group Advisory Services Pty Ltd is responsible for the financial planning advice provided by your adviser and has the obligation to always consider your best interests. This FSG has been prepared and issued by CT Group Advisory Services Pty Ltd.

Our contact details are:

A. Shop 6, 29-45 Parramatta Road Concord NSW 2137

P. Po Box 130 Concord West NSW 2138

T: 0413 489 151

E: contactus@ctfinancialgroup.com.au

Not Independent

CT Group Advisory Services Pty Ltd receives a commission if you purchase financial products. CT Group Advisory Services Pty Ltd and your adviser may receive commission based on your premium for the duration of time you hold an insurance policy. For these reasons, we are not independent, impartial or unbiased.

Our Services

CT Group Advisory Services Pty Ltd is authorised to advise and deal in certain financial services to retail and wholesale clients, which allows us to consider the following strategies and products:

Strategies	Products
<ul style="list-style-type: none">• Wealth creation• Retirement planning• Investments• Personal life insurance• Superannuation• Corporate superannuation• Centrelink planning• Estate planning• Debt reduction• Cash flow planning	<ul style="list-style-type: none">• Basic deposit products• Government debentures, stocks or bonds• Managed investment schemes (managed funds) and investor directed portfolio services• Retirement savings accounts• Securities, including shares, ETFs• Superannuation products• Self managed superannuation funds• Standard margin lending facilities• Life insurance and risk products

Your Adviser

Talents & Treasures Financial Group Pty Ltd ABN 35 661 343 442 are corporate authorised representatives No. 1298239 of CT Group Advisory Services Pty Ltd.

Chion Tang is a corporate authorised representative under Talents & Treasures Financial Group Pty Ltd and able to provide the following advice areas:

<p>Adviser Details: Chion Tang Authorised Representative No. 239497 M. 0433 184 371 E. chion@tntfg.com.au</p>	<p>Education and Qualifications</p> <ul style="list-style-type: none"> • Bachelor of Business Studies • Diploma of Financial Services • Self-Managed Super Funds • Margin Lending and Geared Investments <p>Memberships:</p> <ul style="list-style-type: none"> • Financial Planning Association
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Strategies	Products
<ul style="list-style-type: none"> • Wealth creation • Retirement planning • Investments • Personal life insurance • Superannuation • Corporate superannuation • Centrelink planning • Estate planning • Debt reduction • Cash flow planning 	<ul style="list-style-type: none"> • Basic deposit products • Government debentures, stocks or bonds • Managed investment schemes (managed funds) and investor directed portfolio services • Retirement savings accounts • Securities, including shares • Superannuation products • Self managed superannuation funds • Life insurance and risk products • Margin lending

What to expect from the Financial Planning Process?

The right financial advice can protect your lifestyle and shape your future. Before your adviser provides you with financial planning advice, you will need to agree to the type and scope of advice to be provided, usually in the 'Fact Find' document or a service agreement. In order for your adviser to provide you with personal advice, you need to provide them with detailed information about your current situation, needs, goals and objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

Initial Advice

The first time you receive personal advice and before you invest in a financial product, we need to provide you with a Statement of Advice (SoA). It contains our strategy and product recommended solutions, the reasons for providing that advice, as well as information about risks, benefits, features and fees payable to help you make an informed decision about proceeding.

If your adviser recommends a particular investment or insurance product to you, they will provide you with the relevant product brochures such as Product Disclosure Statements (PDS) and/or Investor Directed Portfolio Service (IDPS) guides. The PDS / IDPS will provide you with information to enable you to make an informed decision about your investment or whether to acquire a financial product, including information about the key benefits, risks and costs associated with the product. We encourage you to read these documents carefully and to ask your adviser any questions that you might have.

Further Advice

If you need subsequent advice and your circumstances have not changed significantly, further personal advice provided to you will be documented in a Record of Advice (RoA), provided that the basis of the further adviser has not changed significantly from the initial advice or previous SoA. An SoA may be required for more significant changes. Copies of each SoA and RoA will be retained on your client file. You may request a copy of these documents from us using the contact details above.

Your instructions

If you decide to act on the advice, you will need to provide your consent to proceed with the advice. This usually means completing a document called an 'Authority to Proceed' to confirm that you understand both the advice you have received and the benefits, risks and costs associated with the products or services recommended to you. We can accept confirmation by way of written consent, electronic signature or email consent. Where personal advice is not provided, we can also act on your verbal or written instructions, we will confirm this in no advice document.

How we charge

All advice fees will be discussed and agreed between you and your adviser prior to providing and implementing their services. Any remuneration paid to CT Group Advisory Services Pty Ltd, or your adviser for advice, or by a product provider that relates to an individual financial product recommendation will be disclosed in the advice document provided to you. Unless otherwise noted, all fees are inclusive of GST.

A fee disclosure statement will be given to you each year if you choose to enter into an ongoing fee arrangement with your adviser. The level of fees will depend on complexity of the advice required and will always be agreed with you prior to proceeding.

Generally, advisers either charge a flat fee, an hourly fixed rate or percentage based fee. Your adviser may charge you and receive the following:

Initial advice fees	Range of fees (inclusive of GST)		Examples
Initial consultation	Flat fee	Complimentary	Initial consultant is free of charge, any additional consultation meetings thereafter may incur additional cost of \$440 per hour.
Statement of Advice preparation (SOA)	Flat fee	Between \$550 - \$3,300	Your adviser may charge you an agreed fee of \$2,200 to prepare the advice document.
Strategy Advice	Flat fee	Between \$550 - \$3,300	Your adviser may charge you an agreed fee of \$2,200.
Additional Statement of Advice preparation	Flat Fee	Between \$550 - \$3,300	Your adviser may charge you an agreed fee of \$2,200 for new advice strategies or amendments to your SOA.
Implementation fees			
Implementation fee	Flat fee	Between \$250 – \$9,900	Your adviser may charge you an agreed fee of \$2,200 to implement the advice recommendations
Ongoing advice/service fees	Range of fees (inclusive of GST)		Examples
Ongoing advice/service fee	Flat fee	Between \$330 - \$16,500	Your adviser may charge you an agreed fee of \$6,600 p.a.
	Percentage based	Up to 1.65%	Your adviser may charge you an agreed ongoing service fee of 1.10%. If your investment account balance is \$100,000 the ongoing service fee will be \$1,100 that year.
Record of Advice preparation (ROA)	Flat Fee	No charge	Complimentary if you are paying an ongoing service fee.
Additional Statement of Advice preparation	Flat Fee	Between \$550 - \$3,300	Your adviser may charge you an agreed fee of \$2,200 for new advice strategies or amendments to your SOA.
Commissions			
Insurance Commission	First year	66% of the premium amount	If your premium is \$1,000 p.a., your adviser would receive \$660 up front.
	Subsequent Years	33% of the premium amount	If your premium is \$1,000 p.a., your adviser would receive \$330 p.a.
General advice, execution only instructions or other services			
Any such fees will be agreed in writing between you and your adviser for execution only service fees or other services			

- Fees can be deducted from your product or can be invoiced directly to you or a combination of both methods.
- Any implementation fee will be agreed with you prior to proceeding. These fees paid by you are for the administration to put your strategies and financial products in place with product providers
- For insurance policies entered into prior to 1 January 2020, your adviser may receive commissions higher than disclosed here. Please refer to the advice document provided for the amount of commission received on these

policies

- Insurance payments are made by the product providers in the form of initial and or ongoing commissions and are not an additional cost to you. Generally, insurance product providers pay commission. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level), the commission caps do not apply
- The ongoing advice fee is for the provision of ongoing advice on your portfolio and or strategy to ensure that it remains appropriate to your needs and circumstances
- You may incur cost from \$330 - \$990 to perform a review and an ROA document if you are not paying an ongoing advice fee arrangement

Other remuneration

Life insurance products

Your adviser may receive an upfront commission and an ongoing commission based on your premium for the duration of time you hold a policy. These commission payments are made by the relevant product issuers and are not an additional cost to you. Advisers may also charge initial and ongoing adviser services fees. Insurers can deduct premiums directly from you or from your superannuation account balance.

What other payments and benefits may CT Group Advisory Services Pty Ltd and your adviser receive?

Sometimes in the process of providing advice and other financial services, CT Group Advisory Services Pty Ltd or your adviser may receive benefits from product providers such as sponsorship of events, subsidised educational conferences, rebates, bonuses, preferred product rates or other fees.

Non-monetary benefits

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits. Advisers may receive benefits from CT Group Advisory Services Pty Ltd or its related companies or product providers such as:

- Educational conferences and seminars
- IT software or support
- Non-monetary benefits such as business lunches, tickets to sporting and cultural events, or other minor benefits. These benefits cannot be accepted on a frequent or regular basis or over the value of \$300.

Each adviser must keep a register of benefits received. If you would like to see a copy of our registers, you can contact us or your adviser directly.

Any Interest, associations and other relationships

Referrals

Talents & Treasures Financial Group Pty Ltd may pay a referral fee to a referral partner which may range from 0% to 100% of the initial and or ongoing fees or commissions. Where a referral fee is paid, details will be provided to you in your advice document. CT Group Advisory Services Pty Ltd as the licensee does not pay or receive any referral fees.

Associations and or relationships

We may refer you to the following associated entities or related third parties and therefore may receive a direct or indirect benefit from any referral we make to this provider. Details on these associated entities are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you.

Alternatively, you can request further details about our associated entity and related third party arrangements prior to us providing you with financial advice. We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity or related third party in relation to our recommendations to you.

- CT Group SMSF Services Pty Ltd
- CT Group Accounting Services Pty Ltd
- CT Group Credit Services Pty Ltd
- CT Financial Services Pty Ltd
- CT & FN Group Insurance Services Pty Ltd
- CT & RVR Financial Group Pty Ltd

Talents & Treasures Financial Group Pty Ltd does not receive any fees and or commissions from these entities.

Your adviser may also hold shares in CT Group Advisory Services Pty Ltd through an arrangement or their associated companies and trusts may receive dividends in respect of these shares.

Please note that CT Group Advisory Services Pty Ltd is not responsible for the advice and services provided by these providers.

How we manage your personal information?

CT Group Advisory Services Pty Ltd is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use and disclose your personal information and how we comply with the Australian Privacy Principles.

CT Group Advisory Services Pty Ltd or our advisers keep records containing the personal information that you have provided, as well as documents and details of your financial objectives, situation and needs. We also keep records of advice documents and recommendations provided to you for 7 years.

On request, we will provide you with copies of your personal information and advice documents, although a fee may apply in respect of any costs that we incur in doing so.

A copy of our Privacy Policy is attached. You can contact our Privacy Officer if you have any questions on privacy related matters. You can also visit the Australian Information Commissioner's website at www.oaic.gov.au for more information about privacy.

What you should do if you have a complaint?

CT Group Advisory Services Pty Ltd takes all complaints seriously. CT Group Advisory Services Pty Ltd has professional indemnity insurance that meets legislative requirements. This includes coverage for claims in relation to the conduct of current advisers and advisers who are no longer authorised by us (but who were at the time of any relevant advice).

Stage 1 - Our complaint handling process

If you have a complaint about your adviser or CT Group Advisory Services Pty Ltd, please contact our Complaints Manager.

E. contactus@ctfinancialgroup.com.au

T. 0413 489 151

A. Shop 6, 29-45 Parramatta Road Concord NSW 2137

We will review your complaint and provide you with a final response that includes reasons for our decision. For complaints relating to privacy, we will endeavour to resolve these within 30 days. For all other complaints, we will endeavour to resolve quickly and fairly and within 45 days. From 5 October 2021, we will be required to resolve your dispute within 30 days.

Stage 2 - External dispute resolution

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

Privacy Policy

Your privacy is important to us and we are committed to being open and transparent about how we manage personal information. This helps build community trust and confidence in our organisation. Your Personal Information may be collected by us for the purposes of providing you a service. If you have any concerns on how we manage your Personal Information, please refer to the Complaints section of this policy or speak to your adviser.

The Privacy Policy (the Policy) is divided into the following sections. You can move to each section by clicking onto the hyperlinked text below:

- Who we are
- This Policy
- Your Privacy
- Use and Disclosure of Personal Information
- Information Security
- Access and Correction
- Enquiries and Complaints

Who we are

In the Policy, references to 'we', 'our', 'us', are references to CT Group Advisory Services Pty Ltd AFSL Number 516941, ABN: 99 633 291 479 and to its Authorised Representatives.

CT Group Advisory Services Pty Ltd is a financial services company that holds an Australian Financial Services License (AFSL) providing life insurance, wealth management and financial planning advice solutions in Australia. We are bound by the provisions of the Privacy Act 1988 and the Australian Privacy Principles.

Authorised Representatives are those individuals licensed by CT Group Advisory Services Pty Ltd (and registered with ASIC) as suitably qualified to provide financial advice to individuals and small businesses. Some may be employees of small practices, or principals of those practices.

Definitions

Authorised Representative means an Authorised Representative defined in the Corporations Act 2001 (Cth).

Adviser, Financial Planner or Financial Adviser are given the same meaning in the Policy as Authorised Representative.

Financial Service means the provision of financial advice and or dealing in financial products such as life insurance, superannuation and retirement income, managed investments and financial planning services and financial product advice.

Personal Information means information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether true or not, and whether recorded in a material form or not.

Sensitive Information means information or an opinion about an individual's:

- racial or ethnic origin;
- political opinions or membership of a political association;
- religious or philosophical beliefs or affiliations;
- membership of a professional or trade association or trade union;
- sexual orientation or practices; or
- criminal record

that is also Personal Information, or:

- health information about an individual;
- genetic information about an individual that is not otherwise health information;
- biometric information that is to be used for the purpose of automated biometric verification or biometric identification or biometric templates.

The Policy

The Policy applies to CT Group Advisory Services Pty Ltd, our employees, and our Authorised Representatives and their staff. The Policy sets out how we manage your Personal Information. We respect the privacy of any Personal Information we collect about you and we are committed to ensuring that this is handled in accordance with the provisions of the Privacy Act 1988, the Australian Privacy Principles and any other applicable privacy related laws.

Where there is specific legislation, this will generally govern how we use Personal Information despite the provisions of the Privacy Act 1988. For example, for certain Financial Services, we are required to collect your tax file number and provide that information to the Australian Taxation Office.

Additionally, individuals located in the European Union may also have rights under EU based rules known as the General Data Protection Regulation (GDPR). The GDPR has harmonised the data privacy laws of each individual EU country, giving more rights to individuals located in the EU and more obligations holding their personal information.

The Policy will be reviewed from time to time or whenever there has been a change to the law or a change in our operations and practices regarding the maintenance of privacy. The Policy is specific to the services we provide under our Australian Financial Services License. It has been written specifically for clients of CT Group Advisory Services Pty Ltd because of the unique relationship Advisers have with their clients.

Your Privacy

Collection of Personal Information

Advisers have a legal obligation to provide appropriate advice, and act in the best interests of their clients. The extent of information they require from you may vary, however it often involves information required to establish your personal circumstances. The information they collect is necessary not only to provide appropriate advice, but also to complete any transactions on your behalf with various product issuers, such as superannuation funds and life insurers. These can be services provided over the short term, however they are often part of a long term relationship with an Adviser.

Collecting Personal Information also allows us to meet Australian and international legal or regulatory obligations that we, or product providers, might have to identify our customers. These may include, but are not limited to, our obligation to identify and verify clients under the Anti-Money Laundering & Counter Terrorism Financing Act 2006 or provide information to the US government if a client is considered a US resident for tax purposes under the US Foreign Account Tax Compliance Act.

Collection of Personal Information from Others

In some instances, your information may also need to be collected from third parties such as your employer if you are a member of a corporate superannuation plan, or from your accountant, mortgage broker or solicitor. It may also be provided to, or received from, third parties to enable a secondary service, such as when you are referred to a solicitor for estate planning purposes. If these third parties approach us and request your Personal Information, we will ask for your consent before it is provided.

Relatives, Dependents and Other Individuals

To enable us to provide financial planning advice and services, often we will record information regarding your relevant personal circumstances, which may include information regarding your family situation, your partner, dependants, beneficiaries and children. This information will only be gathered where it is necessary to provide you services, such as financial planning advice, for example, where members of your family may become beneficiaries to your life insurance policy or superannuation fund. You are not obligated to provide this information, however it may affect the quality of, or restrict the services provided to you.

Where this information is reasonably required from you, and you willingly provide it, we expect and assume that you have their consent to provide this information to us.

In these circumstances, you need to ensure that they are aware:

- That you have provided their personal information to us
- That they understand who we are and how they can contact us
- That they may access the Personal Information that we hold about them
- Of the purposes for which you provided their Personal Information to us
- That their Personal Information will be handled in accordance with this Policy, and
- That they can refer to this Policy for further information.

Use and Disclosure of Personal Information

How do we use your Personal Information?

The Personal Information we hold is used for the primary purpose of providing you financial planning advice services as well as reviewing your ongoing needs. We may also use your Personal Information for related secondary purposes such as: enhancing our customer service and product options; communicating with you regarding the products and services you have with us; handling your complaints; providing you with ongoing educational information including newsletters; and providing you with marketing material that we believe may be relevant to your financial needs and circumstances. Where the secondary purpose is unrelated to the primary purpose for which you have sought our services, we will ask for your consent. You may provide your consent in writing, or via telephone.

Depending on the product or service concerned, your Personal Information may be disclosed to:

- Other areas within the CT Group Advisory Services Pty Ltd, who provide financial and other related services.
- Advisers, brokers and those who are authorised by us to review your needs and circumstances from time to time.
- Service providers and specialist Advisers to us who have been contracted to provide CT Group Advisory Services Pty Ltd with administrative, financial, insurance, accounting, legal, information technology, research or other services.
- Other insurers, credit providers, courts, tribunals and regulatory authorities as agreed or authorised by law.
- Credit reporting or reference agencies or insurance investigators.
- AUSTRAC, the government agency who oversees Anti-Money Laundering and Counter Terrorism Financing. Before we arrange the provision of products or services for you, we are required to validate your identity. We will request and copy some personal documents for that purpose. We are also required to report details of entities and certain transactions where we hold reasonable suspicion of reportable suspect matters.
- Product or service providers who have an obligation to disclose information to the Australian Tax Office (ATO) where the ATO has agreements to share information with overseas tax authorities.
- External dispute resolution bodies such as the Australian Financial Complaints Authority who would handle your dispute.

Generally, we require that organisations outside CT Group Advisory Services Pty Ltd who handle or obtain Personal Information as service providers acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy, and comply with the privacy laws.

Independent service providers

The Advisers authorised by us may individually engage (or via us) independent service providers to assist them in providing services to you. These services may range from contracting staff for providing back office duties and administering client relationship management systems, to more complex tasks such as accessing direct share advice (on your behalf) from specialist share brokerage firms. We expect these independent service providers to comply with the Policy and the privacy laws and regulations applicable to their jurisdiction.

Sensitive Information is subject to greater restrictions

Some Personal Information we hold is classed as Sensitive Information. Sensitive Information may have further restrictions on its disclosure. Sensitive Information is usually required for personal insurance applications, to manage claims on those products and may also be relevant to credit and other applications. Sensitive Information will only be used and disclosed for the purposes for which it was provided, unless you specifically agree otherwise, or the use or disclosure of this information is allowed by law.

We will only collect Sensitive Information from you where it is reasonably necessary for us to require this information in order to provide the service to you. It will only be collected with your consent, or in limited other circumstances specified under privacy laws.

Unless we have your consent, we cannot use or disclose Sensitive Information about you for any purpose other than the primary purpose of the collection or a directly related secondary purpose (unless we are permitted to disclose this information under the law); nor can it be shared by related bodies corporate in the same way that they may share other Personal Information. Documents asking for Sensitive Information will explain this.

Marketing Material

From time to time, CT Group Advisory Services Pty Ltd (and its related entities) may promote opportunities or products that we believe may be relevant to your financial needs and circumstances. You can inform us if you do not wish to receive marketing material from us.

The ability to 'opt-out' does not include important disclosure documents and letters your Adviser may send to you that include portfolio updates on your current investments, an offer of review, or other communications required to be provided as part of an Adviser's general obligations. Please allow up to 60 days for us to fully implement your "opt-out" request.

Information Security

How does CT Group Advisory Services Pty Ltd keep my Personal Information secure and for how long is it kept?

We take all reasonable steps to ensure that your Personal Information is kept secure and is protected from misuse, loss and unauthorised access, modification and disclosure. If we have your Personal Information accessible on the secure member sections of our website, we will ensure that this information is protected.

We retain your Personal Information for as long as we need it to provide the Financial Services you have requested from us and, in some circumstances, to comply with other statutory requirements. For example, under the Corporations Act 2001 (Cth), we are obligated to retain a client's 'financial planning file' for a period of 7 years from the date of our last provision of service. As required under the privacy law, we will take reasonable steps to permanently de-identify or destroy Personal Information that is no longer needed.

Safeguarding the privacy of your information is important to us, whether you interact with us personally, by phone, mail, over the Internet, or other electronic medium. We train our employees, Advisers and their staff who handle Personal Information to respect the confidentiality of client information and the privacy of individuals.

CT Group Advisory Services Pty Ltd has appointed a Privacy Officer to ensure that the management of Personal Information is in accordance with the Policy and the Privacy Act 1988.

Cross-border Disclosure of Personal Information (overseas recipients)

In the course of providing you with Financial Services, we may engage in the services of organisations based overseas, or organisations based in Australia that utilise services themselves from overseas. Some of the organisations to which we may disclose your Personal Information may be located outside Australia, including New Zealand, Japan, South Africa (XPLAN), USA, Serbia, member states of the European Union, India, Vietnam, Malaysia, Singapore, Thailand, Sri Lanka, Cambodia, Hong Kong and the Philippines. Where Personal Information is disclosed to these overseas locations, we expect these organisations to comply with this Policy and any relevant privacy laws and regulations applicable to their jurisdiction.

Dealing with breaches

We consider breaches of your privacy to be very serious. If this happens, we will ensure that appropriate investigation occurs in a timely fashion, and where necessary, apply appropriate consequence management and/or remediation (including dismissal in some cases).

We will be required to notify you and the Office of the Australian Information Commissioner (OAIC) if an 'eligible data breach' occurs in relation to your Personal Information that is held by us or another entity with whom we have shared your information. A data breach may occur if your Personal Information is lost or subjected to unauthorised access, modification, disclosure or other misuse or interference, and it is generally notifiable if there is a risk of 'serious harm' (for example, financial or reputational harm) to you due to the breach. This obligation extends to breaches that occur within Australia, and overseas. We will also report any privacy breach as required under any other applicable laws.

Access and Correction

Can I access my Personal Information?

You have the right to access any Personal Information that we hold about you. You can ask us for access to Personal Information that we hold about you at any time. To do so, please call CT Group Advisory Services Pty Ltd on 0413 489 151 or email the Privacy Officer at contactus@ctfinancialgroup.com.au.

We will respond to your request within 30 days (unless unusual circumstances apply). We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. We will always check this with you first. If the information sought is extensive, we will advise you of the likely cost in advance and can help to refine your request if required.

We will provide you with access to Personal Information held about you except to the extent that we are permitted to refuse access in accordance with the [Privacy Act 1988](#) and the Australian Privacy Principles. If we refuse to provide you with access to some information, we will provide you with our reasons in writing for doing so. If you have concerns, you may lodge a complaint.

Correction of Personal Information

We will correct any Personal Information that we hold about you if we become aware that it is inaccurate, incomplete, out of date, irrelevant or misleading. If you believe that the Personal Information we hold about you is inaccurate, incomplete, out of date, irrelevant or misleading, you can ask us to correct it and we will take reasonable steps to do so. If there are any instances where we cannot do this, we will let you know in writing. If we disagree that the information is inaccurate, incomplete or out of date, we will take reasonable steps to include a note on your record that you believe that such information is inaccurate, incomplete or out of date.

Enquiries and Complaints

If you consider that any action by us breaches the Policy, the Australian Privacy Principles or otherwise fails to respect your privacy, you can make a complaint. Upon the lodgement of a complaint with us, you will receive an acknowledgement letter and an indication of the timeframe in which we will respond to your complaint.

We will try to resolve your complaint within 30 days. When this is not possible, we will inform you of the reasons for the delay and how long we believe it will take.

To make a complaint, please forward it in writing to:

Complaints Manager

CT Group AFSL

A. Shop 6, 29-45 Parramatta Road Concord NSW 2137

P. Po Box 130 Concord West NSW 2138

T: 0413 489 151

E: contactus@ctfinancialgroup.com.au

If you are not satisfied with our response to your complaint, you can escalate the matter to the Office of the Australian Information Commissioner (OAIC) to complain about the way we have handled your personal information.

The OAIC can be contacted at:

Office of the Australian Information Commissioner

GPO Box 5218, Sydney NSW 2001

Email: enquiries@oaic.gov.au

Phone: 1300 363 992