

Website Disclaimer

Information provided on this website is general in nature and does not constitute financial advice.

CRC Financial Services/Charter Financial Planning will endeavour to update the website as needed. However, information can change without notice and CRC Financial Services/Charter Financial Planning does not guarantee the accuracy of information on the website, including information provided by third parties, at any particular time.

Every effort has been made to ensure that the information provided is accurate. Individuals must not rely on this information to make a financial or investment decision. Before making any decision, we recommend you consult a financial planner to take into account your particular investment objectives, financial situation and individual needs.

CRC Financial Services/Charter Financial Planning does not give any warranty as to the accuracy, reliability or completeness of information which is contained in this website. Except insofar as any liability under statute cannot be excluded, (CRC Financial Services/Charter Financial Planning), its employees do not accept any liability for any error or omission on this web site or for any resulting loss or damage suffered by the recipient or any other person.

Unless otherwise specified, copyright of information provided on this website is owned by (CRC Financial Services/Charter Financial Planning). You may not alter or modify this information in any way, including the removal of this copyright notice.

Website Privacy Policy

Commitment to Privacy & Responsible Use of Information

We respect your privacy and are committed to never using any personal information provided via this website, in a way which erodes this privacy. The personal details we do request will not be passed on to a third party or used for purposes other than that which is stated on this site. We will not publish, sell, trade, loan, rent, disclose or re-use the information you give us.

What Information is Collected & Why

Data is collected from our web site to determine which pages are the most popular, what country users come from, peak usage times and similar information. This data is collected to make our site easier to use so that you can find the information you need more quickly.

We may also request your name and email address when you register with us on the site. We also set a "cookie" on your machine for further personalisation. A cookie is a small piece of information which is stored on your hard drive. The cookie links to your personalisation information on our system. If you do not wish to use cookies you can set your browser so it will not accept them.

We will occasionally email you information we think is relevant to you. Of course, you have the opportunity to ask us not to send you information.

Links to Other Sites

There are links to other sites which provide services for you on the CRC Financial Services site. None of these links comprise or imply support or recommendation of any other company, product or service. We do not control and are not responsible for the information on any other site found through our site.

Created:
Last Modified:

28th August 2008 by CRC Financial Services on behalf of Charter Financial Planning as Licensee
28th August 2008 by CRC Financial Services on behalf of Charter Financial Planning as Licensee

Privacy Statement

What does Privacy mean for me?

Privacy is important to us and to our clients. Privacy laws ensure that you, our client, understand what information we, your financial planner and his/her Licensee, hold about you, how we use that information and to whom we are likely to disclose that information. In addition it reinforces our commitment to keeping your information up to date and secure.

What types of personal information about me does CRC Financial Services hold?

As a provider of financial services we collect and hold information about you that is both relevant and necessary in order for us to provide you with those services. The types of information we hold depend on the services provided and may include information about your identity, personal objectives, financial position, health, lifestyle and financial plan. We will always endeavour to obtain information about you directly from you.

How does CRC Financial Services use my personal information?

Our primary purpose in collecting information about you is to understand your needs and provide you with appropriate financial advice and services. Your information is used to develop your financial plan which serves as a basis for product selection and regular performance review. In order to achieve this we may need to appoint another authorised representative within the Licensee to manage your financial needs and services.

From time to time we may use your information in order to assess and bring to your attention other products and services that may be relevant to your financial plan.

What is a Licensee?

A Licensee is a holder of an Australian Financial Services Licence issued by ASIC. CRC Financial Services licensee is Charter Financial Planning.

Who does CRC Financial Services disclose my personal information to?

Your information is only disclosed to other parties as are necessary for us to provide our services to you. Other parties may include fund managers, life companies, other Licensees and related parties. In addition, we will disclose your information where we are required to by law.

We will not pass your information to other parties for any purposes other than those for which you have been informed.

How do I get access to the personal information CRC Financial Services holds about me?

You may request access to the information we hold about you by contacting your financial planner or Charter Financial Planning directly. Upon receipt of your request we will endeavour to service your request as fully and as quickly as possible.

In some circumstances access to your information or parts thereof may not be possible. If this is the case we will inform you as to why and, where practicable, make alternative arrangements. Depending on the requirements a fee may be charged to service requests.

How do I make a complaint?

You may make a complaint at any time by contacting your financial planner who will seek to resolve it within 3 working days. If this is not possible, you will be referred to the financial planner's Licensee.

If you are not satisfied with the Licensee response to your complaint, you may contact:

Director of Compliance
Office of the Federal Privacy Commissioner
GPO Box 5218
SYDNEY NSW 1042