



FINANCIAL OMBUDSMAN SERVICE

Managing your privacy

The Financial Ombudsman Service is committed to protecting your privacy. We treat all cases as confidential as between the Applicant, the Financial Services Provider (FSP) and this office.

When you lodge a dispute which falls into our jurisdiction, we require you to provide authority to us and the FSP concerned to exchange relevant information about your dispute.

If the accounts or policies to which the dispute relates are held in joint names, we ask that all holders provide their authority. Failure to obtain the authority of all holders may limit our ability to consider the dispute fully.

Our procedures

Any information you provide to the Financial Ombudsman Service may be forwarded to the FSP.

Information which you identify as confidential or privileged will not be forwarded to the FSP without your consent, but in some cases this may affect our ability to further consider your dispute. If this is the case, we will contact you to discuss whether we can continue to handle your dispute and any limitations that may apply to further consideration.

»» Sensitive information and health information

The National Privacy Principles (NPPs) impose certain obligations on our office in relation to sensitive information. Sensitive information is information about an individual's:

- » racial or ethnic origin
- » political opinions
- » membership of a political association
- » religious beliefs
- » philosophical beliefs
- » membership of a professional or trade association
- » membership of a trade union
- » sexual preferences or practices
- » criminal record, or
- » health.

Please only provide sensitive information if it is relevant to the dispute. In some cases we may decide that it is appropriate to return sensitive information to you or to delete it from correspondence or other documents.

»» Privacy policy

Our privacy policy sets out in greater detail how personal information is handled. It can be found on our website at www.fos.org.au/privacy or requested by calling 1300 78 08 08.

»» Security

We have in place systems to keep information secure from unauthorised access, use and disclosure.



Information about third parties

In order to minimise the chance of breaching the privacy of people not involved in your dispute, please limit the information you provide to us to that which concerns you and the FSP.

If information about another person (such as a joint account holder, partner or relative) is relevant to your dispute and you need to tell us about that person, we ask that you make them aware that you are sending the information to the Financial Ombudsman Service, if possible.

Let the person know that the information you send will probably be forwarded to the FSP.

In some cases, information about third parties may need to be deleted or returned to you if we determine that keeping and using it would breach the privacy of the other person, or that we can determine the dispute without that information.

For more information see our *Personal Information About Third Parties To Complaints* brochure on our website at www.fos.org.au/privacy or by calling 1300 78 08 08.



Record retention

Files are not kept indefinitely and will generally be destroyed seven years after closure, unless there are compelling reasons for keeping them longer.

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Access to information

Under the NPPs, individuals have the right to request access to information about them held by organisations. There are some limits to what is required to be provided, but generally you are able to access the information that we hold about you.

Similarly, third parties can request access to the information that we hold about them, including information that you may have sent. Unless required by law to release the information, we are not obliged to provide such access if we consider that to do so would breach your privacy.

If you wish to access information that we hold about you, you should contact us by letter setting out what you wish to access. Your request should include the file number if you have it.

Questions

If you have any questions about privacy, please contact the Privacy Manager on 1300 78 08 08 or by email at privacy@fos.org.au

How to contact us

Phone	1300 78 08 08*
Fax	03 9613 6399
Post	GPO Box 3, Melbourne VIC 3001
Email	privacy@fos.org.au
Website	www.fos.org.au

* 9am – 5pm AEST. Calls will be charged for the cost of a local call from landlines. Calls from mobile phones will be charged at the applicable rate from your carrier.