HJC Financial Advisers

126 Torquay Road, Grovedale VIC 3216
Ph: 03 5244 3007 Fax: 03 5244 3201
Email: admin@hjc.net.au
www.hjc.net.au

Privacy Policy

At HJC Financial Advisers, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth). This Policy describes our policies and practices for collecting, handling, storing, using and disclosing personal information. It also deals with how you can complain about a breach of the privacy laws, access the personal information we hold about you and have that information corrected (where necessary).

What personal information do we collect and hold?

When we provide financial advice, we ask you for the information we need to personally identify you and contains information about you. Generally, we collect your information through our client fact find and discussions with you. This can include a broad range of information from your name, address, contact details and age, to information about your personal affairs including employment details and employment history, details of your financial needs and objectives, details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, insurance cover and superannuation, details of your investment preferences and aversion or tolerance to risk, information about your employment history, employment circumstances, family commitments and social security eligibility and health information (required for some types of insurance).

We are required under the:

- Corporations Act 2001,
- Anti-Money Laundering and Counter-Terrorism Financing Act 2006,
- Taxation Administration Act 1953,
- Australian Securities and Investments Commission Act 2001,
- Superannuation Guarantee (Administration) Act 1992,
- Superannuation (Unclaimed Money and lost members) Act 1999

to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients as those acts are amended and any associated regulations and Rules of Professional Conduct of the Financial Advice Association Australia (FAAA).

We may also collect your information from third parties such as your superannuation provider, bank or mortgage broker.

What if you don't provide information to us?

If you do not provide us with some or all the information that we ask for, you may be exposed to higher risks in respect of the recommendations made to you and may affect the adequacy or appropriateness of advice we give to you.

How do we store and protect your personal information?

We strive to maintain the relevance, accuracy and completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal reporting or document retention requirements.

Your personal information is maintained securely and is generally held in your client file. Information may also be held in a computer database. We will seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure.

Will we disclose your personal information to anyone?

We do not sell, trade, or rent your personal information to others. We will not use or disclose Personal Information collected by us for any purpose other than the purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure; or where you have consented to such disclosure; or where the Australian Privacy Principles authorise use or disclosure where required or authorised under law, in the circumstances relating to public health and safety and in connection with certain operations by or on behalf of an enforcement body.

We are required under the Rules of Professional Conduct of the FPA to make certain information available for inspection by the Association on request to ensure ongoing compliance with mandatory professional standards. This may involve the disclosure of your personal information.

We are also obliged under the Corporations Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission (ASIC). We may use the personal information collected from you for providing you with direct marketing material such as articles that may be of interest to you. However, you may, and by contacting us by any of the methods listed below, request not to receive such information, and we will give effect to that request. Please allow two weeks for your request to be actioned.

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We may disclose your personal information to another financial planner during periods when this office is unmanned or closed so that you can be assured of receiving a continued service.

We may disclose your Personal Information to superannuation fund trustees, insurance providers, and product issuers to give effect to your financial plan and the recommendations made by us.

We may also need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf, external data storage providers, compliance related to SMSF's or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. We will take all reasonable steps to ensure that they protect your information in the same way that we do.

We may provide your information to others if we are required to do so by law or under some other unusual circumstances which the Privacy Act permits.

We will not disclose your information to overseas recipients.

Artificial Intelligence

As part of our commitment to delivering efficient and high-quality services, we may use artificial intelligence (AI) tools to assist in recording, transcribing, and summarising client meetings (including telephone, video, or in-person consultations).

These tools may capture and process personal information you share with us, such as your name, financial circumstances, and goals.

We use AI tools only for the purpose of:

- Accurately documenting advice discussions or service meetings
- Ensuring we meet our regulatory obligations (such as record-keeping)
- Enhancing the quality and consistency of the services we provide

We ensure that any AI tools or platforms we use:

- Comply with Australian privacy and data security standards
- Are subject to strict access controls and confidentiality obligations
- Do not use your personal information for unrelated or commercial purposes

If an AI service provider is located outside Australia, we will take reasonable steps to ensure that the provider complies with privacy obligations equivalent to those under the Privacy Act 1988 (Cth) (in accordance with APP 8 – Cross-border disclosure).

You may request access to, or deletion of, meeting notes that have been recorded or transcribed using AI by contacting us at the details provided in this policy.

Overseas Service Providers

In order to provide our services efficiently, we may disclose personal information to third-party service providers located outside Australia. These providers support our business functions such as:

- Administrative support
- IT and cloud-based systems (including email, file storage, and data processing)
- Artificial intelligence (AI) or transcription tools
- Customer service and software development

Where we do so, we take reasonable steps to ensure that those overseas recipients do not breach the Australian Privacy Principles (APPs) in relation to your personal information. We currently engage service providers in the following countries in the Philippines.

These providers are contractually required to maintain the confidentiality and security of your personal information and to use it only for the purposes for which it was disclosed. We do not sell or share personal information with overseas parties for marketing purposes. All overseas disclosures are made solely to help us deliver our services and meet our legal and compliance obligations.

By providing your personal information to us, you consent to the disclosure of your information to overseas recipients as described above. If you have any concerns about this, please contact us using the details provided in this policy.

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How can you check, update or change the information we are holding?

You may ask us for access to your personal information and to correct it at any time.

Upon receipt of enough information to allow us to identify the information, we will tell you what personal information we hold about you. We will also correct, amend or delete your personal information if we agree is inaccurate, irrelevant, out of date or incomplete.

We do not charge for receiving a request for access to personal information or complying with a correction request.

To access or correct your personal information, please contact Darren Cole at

Address	126 Torquay Road, Grovedale VIC 3216
Postal address	PO BOX 1023, Grovedale VIC 3216
Telephone	(03) 5244 3007
Facsimile	(03) 5244 3201
Email	admin@hjc.net.au

We do not charge for providing access to personal information.

In some limited situations, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

What happens if you want to complain?

We welcome your questions and comments about how we manage your privacy. If you have any concerns about whether we have complied with the Privacy Act, the Australian Privacy Principles or this Privacy Policy, please contact our Darren Cole at

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We will consider your complaint through our internal complaints resolution process and we will try to respond with a decision within 45 days of you making the complaint.

Your consent

By asking us to assist with your financial planning needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

Updating this policy

This Privacy Policy was prepared on 22/01/2026. We may update it at any time. The new version will be published on our website