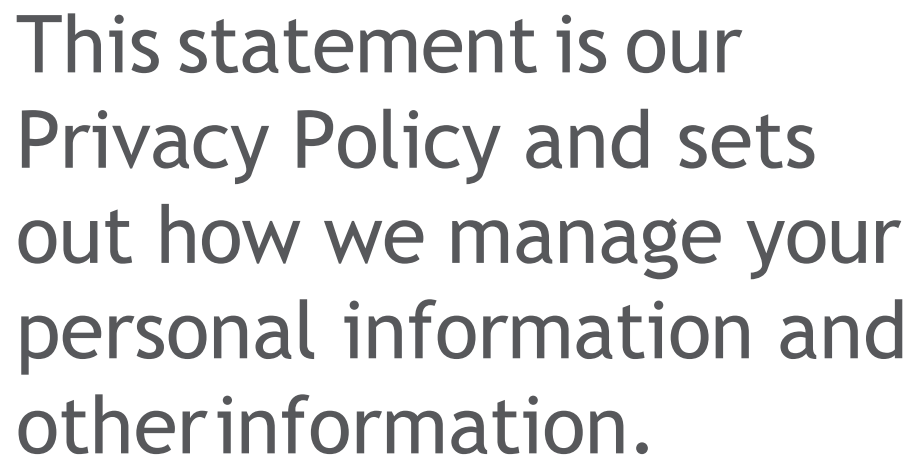


PRIVACY POLICY



A large red curly brace on the left and a large red curly brace on the right, both with a slight 3D effect, framing the text.

This statement is our
Privacy Policy and sets
out how we manage your
personal information and
other information.



Aussie Wealth Super Pty Ltd T/A AWS Financial Planning abides by the National Privacy Principles established under the Privacy Amendment (Private Sector) Act, 2001.

We are subject to certain legislative and regulatory requirements that require us to obtain and detailed information which personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with advice and service is dependent on us obtaining certain personal information about you.

On collecting information in the referral or engagement process, the organisation collecting the information becomes obliged to provide certain disclosures to the individual whose information is being collected and also become subject to certain obligations in respect of the subsequent use, disclosure and management of that information.

As we are required pursuant to the Corporations Act (2001) to collect sufficient information to ensure that the advice provided is appropriate to our clients. Therefore, your adviser is required by the law to identify a person's needs, objectives and financial circumstances to have a reasonable basis for their recommendation(s). If a client does not provide part or all of the information that is requested, the adviser may not be able to fully assess a client's needs and objectives. This may result in a client financially committing to a product(s) that may not be appropriate to their needs, objectives and circumstances.

We will not collect any personal information about you except when you have knowingly provided that information to us or authorised a third party to provide that information to us.

Generally, collection of your personal information will be effected in either face to face interviews, over the telephone or via online means. From time to time additional and/or updated personal information may be collected through one or more of those methods.

We will only collect, maintain and use personal information about you if it is necessary for us to adequately provide to you the financial services that you have requested.



Your information

When we refer to your information, we are referring to both your personal information, as defined under the Privacy Act 1988 (Cth), and customer information.

The kinds of information we collect and hold

Depending on the particular circumstances, we may collect and hold a range of different information about you. This can include your name, date of birth, contact details (including address, email address, occupation, driver's licence number, financial information (such as credit card or bank account numbers)) and information about how you use our products and services.

This is not an exhaustive list. For example, if you are applying for finance we may also collect details of your employment, proof of earnings and expenses. If you apply for any insurance product through us we may also collect your health information. We will only collect sensitive information from you with your consent.

You might also need to provide personal information about other individuals to us (e.g. about your authorised representatives). If so, we rely on you to inform those individuals that you are providing their personal information to us.

How we collect your information

We may collect your information in a number of ways, including:

- directly from you
- from third parties such as our related entities, business partners, or your representatives
- from publicly available sources of information
- from third party data providers

How we hold your information

We may store your information in hard copy or electronic format, in storage facilities that we own and operate ourselves, or that are owned and operated by our service providers. We take reasonable steps to maintain the security of your information and to protect it from unauthorised disclosure.

While we take these steps to maintain the security of your information, you should be aware of the many information security risks that exist today and take appropriate care to help safeguard your information.

How we use your information

We collect this information to provide you with financial product advice or services and in particular to assess your risk tolerance and determine investment strategies and recommendations consistent with your financial needs, objectives, and personal circumstances.

We also collect personal information for the purposes of assessing your application for finance, managing that finance and providing tax services to you. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time we may offer you other products and services.

How we use your information for Direct Marketing

We may also use your information so that we can promote and market products, services and special offers that we think will be of interest to you (which may include products, services and offers provided by a third party). This marketing may be carried out in a variety of ways and may continue after you cease acquiring any products or services from us until you opt-out by calling **02 9745 4733**.



When we disclose your information

We may disclose your personal information:

- to prospective funders or other intermediaries for your finance requirements
- to other organisations that are involved in managing or administering your finance or financial products such as third party suppliers, printing and postal services, call centres, lenders mortgage insurers, trade insurers and credit reporting bodies
- to our internal service providers, such as mortgage brokers and superannuation, taxation, insurance and investment advisers
- to companies that provide information and infrastructure systems to us
- to anybody who represents you, such as actuaries, finance brokers, lawyers, taxation advisers and accountants
- to anyone where you have provided us with your consent
- where we are required to do so by law, such as under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)
- to your employer, referees or identity verification services

Prior to disclosing any of your personal information to another person or organisation, we will take all reasonable steps to satisfy ourselves that:

- the person or organisation has a commitment to protecting your personal information at least equal to our commitment
- or you have consented to us making the disclosure

We may use cloud storage to store the personal information we hold about you. The cloud storage and the IT servers may be located in or outside Australia.



Website

We do not use cookies on our website. Our website contains links to other websites whose operator may or may not adhere to a privacy policy or be governed by the National Privacy Principles.

How to access or correct your personal information or make a complaint

If you are dissatisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act, you may contact us on **02 9745 4733** or in writing at **PO Box R1148, Royal Exchange, NSW 1225**.

We will acknowledge your complaint in writing as soon as practicable within 7 days. We will aim to investigate and resolve your complaint within 30 days of receiving it. If we need more time, we will notify you

about the reasons for the delay and ask for your agreement to extend this 30-day period (if you do not agree, we may not be able to resolve your complaint).

We may need to consult with a credit reporting body or another credit provider to investigate your complaint. If you are dissatisfied with our response you may make a complaint to our External Dispute Resolution Scheme, Financial Ombudsman Service (FOS) which can be contacted on 1800 367 287 or on their website www.fos.org.au or the Privacy Commissioner which can be contacted on 1300 363 992 or on their website www.oaic.gov.au.



Our Locations

Sydney

**Suite 8, 1/54 Burwood
Rd, Burwood NSW
2134**

Melbourne

**275 Exhibition Street,
Melbourne VIC 3000**

**Contact us 02 9745 4733
awsfp.com.au**