



PRIVACY POLICY

OUR COMMITMENT

Wealth Today is committed to providing you with the highest levels of client service. We recognise that your privacy is very important to you.

We are bound by, and committed to supporting the National Privacy Principles (NPP) set out in the Privacy Amendment (Private Sector) ACT 2001. The Privacy Amendment (Private Sector) Act, 2000 sets out a number of National Privacy Principles (NPPs). Our aim is to both support and ensure that we comply with these principles. Further information on privacy in Australia may be obtained by visiting the website of the Office of the Federal Privacy commissioner at <http://www.privacy.gov.au>.

As a financial services organisation we are subject to certain legislative and regulatory requirements which necessitate us to obtain personal information about you, including s945A of the corporations Act.

We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act.

USE AND DISCLOSURE

We are subject to certain legislative and regulatory requirements which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with comprehensive financial advice and services is dependent on us obtaining certain personal information about you. If you provide inaccurate or incomplete information we may not be able to provide you with the products or services you are seeking.

Wealth Today Pty Ltd collects personal information in a number of ways, including:

- directly from you, when you attend a face-to-face interview;
- directly from you, when you profile information through a data collection form;
- directly from you, when you provide information by phone;
- directly from you via an email or the internet; and
- directly from fund managers, superannuation funds, life insurance companies and other product issuers once authorisation has been provided by you.

You have the right to refuse us authorisation to collection information from a third party.

Legal requirements: We will destroy or de-identify your personal information when it is no longer required.

ACCESS AND CORRECTION

You may access your personal information we retain and request corrections. This right of access is subject to certain exceptions allowed by law.

We will not provide you access to personal information which would reveal any confidential formulae or the details of any in-house evaluative decision making process, but may instead provide you with the result of the formulae or process or an explanation of that results.

Wealth Today reserves the right to charge a fee for searching for and providing access to your personal information. If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information. In the event we should refuse you access to your personal information, we will provide you with an explanation for that refusal.

We will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide and or should advise us if there are any errors in your personal information.

PRIVACY COMPLAINTS.

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by one of the methods contained in this policy statement and request that your



complaint be directed to the Privacy Officer. Your complaint will be considered within seven days and responded to accordingly. It is our intention to use our best endeavours to resolve any complaint to your satisfaction however, if you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

OPENNESS

We may use and disclose personal information for the purposes for which it was provided or secondary purpose in circumstances where you would reasonably expect such use or disclosure.

Wealth Today may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you. You may, be contacted by any of the methods detailed in this policy statement, you may request not to receive such information and we will give effect to that request. Please allow two weeks for your request to be actioned. We maintain a Register for those individuals not wanting direct marketing material.

We encourage you to check our website regularly for any updates to our Privacy Policy. Our website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you. If you do not wish to receive cookies you can instruct your web browser to refuse them.

DATA SECURITY

Wealth Today takes reasonable steps to protect the information we retain from misuse, loss and from unauthorised access, modification or disclosure. We will not retain any of your information for any longer than it is required by us, except to satisfy statutory requirements of the Act.

We keep your personal information in your client file. These files are accessible to authorised personnel only and are appropriately secured out of hours.

Your personal information may also be held on our computer database. All computer based information is protected through the use of access passwords. Data is backed up regularly and stored securely off site. Other measures taken are:

- confidentiality requirements for our employees
- security measures for system access
- providing a discreet environment for confidential discussions

We may disclose personal information to organisations outside of Wealth Today. The organisations to which we disclose information may include:

- superannuation fund trustees, insurance providers, fund managers and other product providers in order to manage or administer your product or services;
- compliance consultants to ensure that our representatives are meeting our compliance standards;
- paraplanning contractors or temporary staff to handle workloads during peak periods;
- another representative of Wealth Today Pty Ltd if necessary.

Note: These organisations will be required to maintain confidentiality.

The information we collect from you may also be disclosed to third parties if the disclosure is required by or permitted by law.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is affected, we may trust your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

IDENTIFIERS

In some circumstances we are required to collect corporate identifiers, for example, Credit Card details. We will not use or disclose this information other than when required to do so by law, or when, consented to by you.

Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party,

Wealth Today takes its obligations to protect your information seriously. This includes when we operate throughout Australian and overseas, as part of our operations some uses and disclosures of your information may occur outside



your State or Territory and/or outside of Australia. In some circumstance we may need to obtain your consent before this occurs.

ANONYMITY

You may deal with us anonymously where it is lawful, practicable and reasonable to do so.

SENSITIVE INFORMATION

Personal information will be treated as confidential information and sensitive information will be treated as highly confidential. Exceptions to this include where the information is required by law, or for the establishment, exercise or defence of a legal claim.

CONTACT DETAILS

Privacy Office: Sarah Messenger

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