

PRIVACY POLICY

At The Wealth Connection – Finance Pty Ltd, we are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

What information do we collect and how do we use it?

We will ask you for personal information when we assist you with your finance. We use the information you provide to advise about and assist with your credit needs. We only provide your information to the companies with whom you choose to deal (and their representatives).

We also use your information to send you requested product information and to enable us to manage your ongoing relationship with us e.g. invoicing, client surveys etc. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

We may occasionally notify you about promotions, new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post. If you would rather not receive this information, email or write to us.

We may also use your information internally to help us improve our services and help resolve any problems.

What if you don't provide some information to us?

If you don't provide us with full information, we can't properly advise or assist you with your credit needs.

How do we hold and protect your information?

We strive to maintain the reliability, accuracy, 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 or ethical reporting or document retention requirements

We hold the information we collect from you for security purposes on behalf of our clients. We will also use your personal information to contact you by means of any officer, contractor, employee or agent in relation to any products and services that we believe may be of interest to you and for customer feedback on our services.

We ensure that your information is safe by storing most of it electronically in secure data centres which are located in Australia and owned either by the Wealth Connection or external service providers. Some information we hold about you will be stored in paper files. We use a range of physical and electronic security measures to protect the security of the personal information we hold. For example:

- access to information systems is controlled through identity and access management;
- employees are bound by internal information security policies and are required to keep information secure;
- all employees are required to complete training about information security; and
- we regularly monitor and review our compliance with internal policies and industry best practice.

We take reasonable steps to destroy or permanently de-identify any personal information after it can no longer be used.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to our credit licensee e.g. for administration and supervision activities, contractors who supply services to us e.g. to handle mailings on our behalf, or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will do our best to ensure that they protect your information in the same way that we do.

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

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

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate.

If you wish to access or correct your personal information please contact us.

We do not charge for receiving a request for access to personal information or for complying with a correction request. If we refuse to give you access to or to correct your personal information we will give you a notice explaining our reasons except where it would be unreasonable to do so.

If we refuse your request to correct your personal information, you also have the right to request that a statement be associated with your personal information noting that you disagree with its accuracy.

If we refuse your request to access or correct your personal information, we will also provide you with information on how you can complain about the refusal.

Your consent

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

Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact us at your earliest convenience.

If you are concerned about how your personal information is being handled or if you have a complaint about a breach by us of the Australian Privacy Principles, please contact us.

We will acknowledge your complaint as soon as we can after receipt of your complaint. We will let you know if we need any further information from you to resolve your complaint.

We aim to resolve complaints as quickly as possible. We strive to resolve complaints within five business days but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

If you are unhappy with our response, there are other bodies you can go to.

The Financial Ombudsman Service (FOS) can consider most privacy complaints involving providers of financial services.

FOS can be contacted at:

Financial Ombudsman Service
GPO Box 3 Melbourne VIC 3001
Phone: 1300 78 08 08
www.fos.org.au

Under the Privacy Act you may complain to the Office of the Australian Information Commissioner

about the way we handle your personal information.

The Commissioner can be contacted at:

GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992
Email: enquiries@oaic.gov.au www.oaic.gov.au

Contact us

You can contact us by:

- calling (02) 8254 1004 or 0409 740 736
- emailing Nik@thewealthconnection.com.au
- visiting www.thewealthconnection.com.au
- writing to us at PO Box 621 Thirroul NSW 2515