

Privacy policy

Why do we collect your personal information?

We collect personal information, including sensitive information, from you in order to provide you with services including financial advice. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided.

What types of personal information do we collect?

In order to provide appropriate advice to meet your needs, your Adviser will ask a range of personal, financial and lifestyle questions. The personal information we may request includes (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, account balances, tax and financial statements, employment details and citizenship status.

We sometimes need to collect and use sensitive information, such as when we consider applications for insurance and banking products, or when assessing a claim. Sensitive information includes information about a person's health and medical history. The Australian Privacy Principles set out restrictions about the way sensitive information can be used. Unless you give us your consent, or if we are required or permitted by law, we will only use or disclose sensitive information for the purposes for which it was provided.

What happens if you do not provide the information that has been requested?

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

How will we collect and disclose your personal information?

We may disclose your personal information to other members of our organisation, anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may need to share your personal information to entities located outside of Australia. These entities provide administrative services on behalf of Wealthmed and are located in India and the Philippines.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations, to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you and from time to time in order to meet our legal obligations. We have certain reporting obligations pursuant to the

AML/CTF Act, and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

How do we protect your personal information?

We will seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. Your personal information is treated as confidential.

Will your personal information be used for direct marketing?

We 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, however if you do not wish to receive marketing material, please notify your Adviser.

How can you access the personal information we hold about you?

You can contact us, using the details below, to:

- Request copies of your personal information we hold
- Request that we correct or update your information.
- Opt-out of receiving direct marketing material.
- Make a privacy related complaint.

What should you do if you have a complaint?

If you wish to complain about any breach of this Privacy Policy or the Australian Privacy Principles, please contact us: **Privacy Officer**

Wealthmed Financial Pty Ltd
PO Box 5666, Maroochydore BC Qld 4558
licensee@wealthmed.com.au

We will endeavour to work with you to resolve your complaint. However, if you are unhappy with our response, you are entitled to contact either:

AFCA (Australian Financial Complaints Authority Limited)

1300 931 678 | info@afca.org.au | afca.org.au

Or

The Office of the Australian Information Commissioner

1300 363 992 | enquiries@oaic.gov.au | oaic.gov.au