Prestige Wealth Management Pty Ltd Privacy Statement

The privacy of your personal information is very important to us at Prestige Wealth Management. Privacy laws apply to how we collect, maintain, use and disclose your personal information and this Privacy Statement explains how these laws effect Prestige Wealth Management and you, including:

The types of information that we keep on record and how we may use that information
Our policies in relation to how we collect, maintain, use and disclose your personal information
Your privacy rights along with our general rights and obligations

What information do we hold

The types of information we collect is reasonably necessary for us to perform our functions. The kind of personal information we collect and hold will depend upon the type of products and services that you request from us and may include:

- Information that identifies you, such as your name and address and other identification information provided by you and people nominated by you
- Financial details including information about your financial needs and objectives, your current financial circumstances including your assets and liabilities, income, expenditure, insurance cover and superannuation
- Details of your investment preferences and risk tolerance
- Family circumstances and social security eligibility
- Information about your employment, beneficiaries, bank accounts for funds to be transferred to or from and, in some cases, health information about you

What happens if you don't give us your personal information

Unless required by law (for example to comply with a legal duty of disclosure when applying for an insurance product) you need not give us any of the personal information about you or any other person which may be requested in our communications with you. However, without that information, we may not be able to provide you with an appropriate level of serivce or advice and the advice given may not be appropriate.

Where we collect information from you about another individual (for example you nominated beneficiaries) please make that individual aware of that fact and the contents of this Privacy Prolicy.

How your personal information is collected

Generally, Prestige Wealth Management and its authorised representatives only collect personal information about you from you, by phone, email or in an application form, unless it is not reasonable or practical for us to do so. For example, we may collect information from a third party, like your accountant or a product provider, or your employer for superannuation purposes, if you authorise us to do so.

How your personal information is held

Your personal information is generally held on a computer database. We are a 'paperless' office and as such, we hold no paper copies of any information provided to us. All paper copies are destroyed on a regular basis by a recognised security company that offers that service.

We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure. We have physical, electronic and procedural safeguards to protect your information held by us. For example, your personal information is stored in secured office premises, in encrypted electronic databases requiring logins and passwords for access. We require all staff to maintain the confidentiality of your personal information at all times.

Using and disclosing your personal information

Your personal information may be disclosed for purposes related to the provision to you of the financial advice you have requested. The types of service providers that may be provided with your personal information are:

- Other financial planners and organisations involved in providing the financial advice you have requested (which may include ongoing service) such as fund managers who assist us in providiing financial advice and paraplanners
- Insurance providers, superannuation trustees and product issuers in connection with the provision to you of the financial advice you have requested
- Organisations that assist in operating a financial planning business such as those that provide administrative, financial, accounting, insurance, research, legal, computer or other business services
- Your representatives or service providers such as your accountant, solicitor, tax agent, stockbroker or bank
- Government authorities and other organisations when required by law
- Organisations that you have consented to your personal information being disclosed to

We will seek to ensure that your personal information is not used or disclosed for any purpose other than:

- The primary purpose for which it was collected or a purpose that is related to the primary purpose for which it was collected or a related secondary purpose
- Where you have consented to the use or disclosure
- In other circumstances where the Austtralian Privacy Principals authorise the use or disclosure such as when it is required by or authorised under law

Correcting your personal information

We try to ensure that all information we collect, use or disclose is accurate, complete and up to date. However, you must promptly notify us if there are any changes to your personal information by contacting us on 07 5531 3644 or via email to admin@prestigewm.com.au

If we agree that the personal information requires correcting, we will take reasonable steps to do so. If we disagree as to the accuracy of the information, we will provide you with the reasons for not correcting your personal information. You may request that we make an appropriate notation in relation to that information, noting you consider it is not accurate, complete or up to date.

What are your rights

You can gain access to your personal information that we hold. This is subject to exceptions allowed by law such as where providing you with access, would have an unreasonable impact upon the privacy of others. If we deny a request for access we will provide you with the reasons for this decision. To request access please contact us on 07 5531 3644 or via email to admin@prestigewm.com.au

Changes to our privacy policies

We may amend this Privacy Policy from time to time. Not all changes to our privacy policies will require your consent (for example where office security procedures are changed). We will notify you of any change to our policies that require your consent before being implemented.

Marketing practices

We may contact you via mail, email, SMS or telephone about news, products and services that you might be interested in. We may also use online targeted marketing, data and audience matching and market segmentation to imporve advertising relevance to you.

If you do not want the benefit of receiving information about products and services, then please tell us. You can do this at any time by either writing to us, emailing or phoning us or by contacting your Prestige Wealth Management authorised representative.

Overseas Disclosure

As at the date of this Privacy Statement, Prestige Wealth Management does consent to storing client or adviser information overseas. Currently data is stored in a secure server in the United States only. This will always be done in accordance with privacy laws.

Contacting Us or Complaints About Privacy Issues

You can obtain further information on request about the way in which we manage the personal information that we hold or you can raise any privacy issues with by contact us on 07 5531 3644 or via email to admin@prestigewm.com.au

We will attempt to resolve any issues you may have within 14 days but if you are not fully satisfied with our response, you may wish to register your complaint with the Office of the Australian Information Commissioner. Please see below for contact details:

Office of the Australian Information Commissioner

Phone:	1300 363 992
Website:	www.oaic.gov.au
Email:	enquiries@oaic.gov.au
Mail:	Office of the Australian Information Commissioner GPO Box 5218 SYDNEY NSW 2001