

# Privacy Policy

## Annex Wealth Advisory Pty Ltd

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Annex Wealth Advisory Pty Ltd (Annex Wealth Advisory) regards Privacy as a pertinent issue and understands that it is important for you to know how we handle your personal information.

Privacy Laws apply to how we collect, hold, use and disclose your personal information. Annex Wealth Advisory Pty Ltd complies with its obligations under the Privacy Act 1988 and the associated Australian Privacy Principles (“APPs”) and is committed to protecting the privacy of your personal information.

You can obtain further details of our obligations as an organisation under Australia’s privacy laws from the Office of the Australian Information Commissioner (Commissioner) or by reference to the APPs and the Commissioner’s associated guidelines at [www.oaic.gov.au](http://www.oaic.gov.au).

The following Privacy Policy has been published to provide you with an outline of the following:

- The types of personal information that we collect and keep on record;
- Why we collect, hold, use and disclose your personal information;
- How we collect your personal information;
- How you may access your personal information and correct it if necessary;
- How to raise your concerns to us in relation to our handling of your personal information; and
- If we are likely to disclose your personal information to overseas recipients.

### **Types of personal information that we collect, use and hold**

There are two types of personal information that Annex Wealth Advisory may collect, use and hold:

- Personal information – this is any information or opinion about you, whether the information or opinion is true or otherwise, and whether the information or opinion is recorded in a material form or otherwise. Usually, this is the information

that identifies you, such as your name, address, contact details, gender information, occupation details and any other information that can identify you.

- Sensitive information – this is usually information about an individual’s racial or ethnic origin, political opinions or membership, religious or philosophical beliefs, criminal record, health or genetic information.

### **Why we collect your personal information**

Annex Wealth Advisory collects and holds personal and sensitive information for the purposes of establishing and building a financial services relationship with you.

For example:

- In relation to financial services, Annex Wealth Advisory will require your personal information to provide suitable financial advice.

In some cases, we provide personal information to our contractors, who provide us with services to assist us with conducting our business.

You do not have to provide to Annex Wealth Advisory any of your personal information; however, if you choose not to provide the information or if you provide incomplete or inaccurate information, we may not be able to provide the services you are seeking.

### **How we collect your personal information**

Personal information about you is generally collected directly from you, unless you have consented to us obtaining information from a third party, such as your accountant, spouse, insurer or superannuation fund.

However, there may be circumstances where it is not practical or reasonable for us to obtain your consent before collecting your personal information from a third party. For example, if you are nominated as a beneficiary of a life or superannuation policy or your information is obtained through publicly available information services, such as social media or telephone directory, Annex Wealth Advisory will not obtain consent from you prior to collecting your information.

When you visit Annex Wealth Advisory’s or any of our representatives’ web sites, we may collect

information of a statistical nature such as the pages you viewed or the time online. This information is collected using cookies. Cookies do not identify individual users although they do identify a user's browser type and Internet Service Provider. You can configure your browser to accept all cookies, reject or notify when a cookie is sent. Please refer to your browser instructions for more details.

Where we collect information from you about another individual, such as your nominated beneficiary, it is important that you advise them of the disclosure and their Privacy rights.

### **Disclosure of your personal information**

Generally, your consent is obtained before we disclose your personal information to a third party. Your consent can be in writing, by telephone, or implied by your conduct.

Depending on the type of service or product provided to you we may need to disclose your personal information to:

- Investment Managers, Insurance Companies or Financial Institutions;
- A third party acting on your behalf e.g. your nominated financial adviser/officer, accountant, mortgage broker, settlement agent or land seller;
- External service providers that provide services to us or our representatives e.g. mailing houses, software suppliers and stationers.

In some circumstances however we may be required by Law to disclose your personal information. It may also be necessary to disclose your personal information to a party acquiring an interest or shareholding in Annex Wealth Advisory or any of our representatives' business.

### **Sending information overseas**

In some instances, we may be required to disclose your personal information to external services providers who are located overseas. We may disclose personal information to financial services administration providers and paraplanners that are located outside Australia in some circumstances. These recipients may be located in the following countries:

- Philippines
- USA

We will not send personal information to recipients outside of Australia unless:

- we have taken reasonable steps to ensure that the recipient does not breach the Act, the APPs;
- the recipient is subject to an information privacy scheme similar to the Privacy Act; or
- the individual has consented to the disclosure.

If you consent to your personal information being disclosed to an overseas recipient, and the recipient breaches the APPs, we will not be accountable for that breach under the Privacy Act, and you will not be able to seek redress under the Privacy Act.

### **Access to personal information**

You can request us at any time to provide you with access to the personal information we hold about you. Under some circumstances we may not be required to provide access to you and in such cases a written explanation will be given to you.

Access to your information will be provided on receipt of a written request and will generally be processed within 21 days. More time may be required for more complex requests. Your written request should be forwarded to our Privacy Officer at the address provided on this document.

There is no fee for requesting access to your information; however, we may charge you the reasonable costs of processing your request.

### **Personal information quality**

We try to ensure that your personal information is accurate, complete and up to date. To assist us with this please keep us advised of any of your personal details which may have altered.

Further, if you believe that the information, we have about you is not accurate, complete or up to date, please contact us and we will use all reasonable efforts to correct the information. If we disagree as to the accuracy of the requested correction, we will make an appropriate notation in your records that you claim the information we hold is not accurate, complete or up to date.

### **Personal information security**

We take all reasonable administrative, technical, and physical safeguards to protect your personal

information from misuse, loss, unauthorised access, alteration or disclosure.

Your personal information may be stored on business servers or Cloud Storage, which can be located overseas.

Secure methods are used to destroy or de-identify any personal information provided the information is no longer needed for any purpose and it is permissible by the law to do so.

#### **Marketing and promotional material**

We acknowledge and respect your right to choose to opt-out of receiving information about products and services supplied by us, or by others, which we think may be of interest to you.

Should you decide not to receive marketing or promotional material from us you can opt-out at any time by advising us in writing or contacting us by telephone.

#### **Privacy policies of other parties**

Many of the product and service providers you may deal with through your relationship with Annex Wealth Advisory will also have Privacy Policies concerning the manner in which they collect, hold, use or disclose personal information. These Policies can generally be accessed via the provider's web site or will be made available to you upon request to them.

#### **Contractual arrangements with third parties**

We ensure that all contractual arrangements with third parties adequately address privacy issues, and we make third parties aware of this Privacy Policy.

Third parties will be required to implement policies in relation to the management of your personal information in accordance with *the Privacy Act*. These policies include:

- regulating the collection, use and disclosure of personal and sensitive information.
- de-identifying personal and sensitive information wherever possible.
- ensuring that personal and sensitive information is kept securely, with access to it only

by authorised employees or agents of the third parties; and

- ensuring that the personal and sensitive information is only disclosed to organisations which are approved by us.

#### **Changes to this statement**

Annex Wealth Advisory may make changes to our Privacy Policy from time to time. We will publish those changes on our web site [www.annexwealth.com.au](http://www.annexwealth.com.au)

#### **Contacting us about privacy**

If you would like further information regarding our Privacy Policy, or if you think we have breached any aspect of this Privacy Statement, please contact our Privacy Officer, by:

Telephone: 03 8456 1037 between 9.00am and 5.00pm (Eastern Standard time) Monday to Friday  
Email: [contact@annexwealth.com.au](mailto:contact@annexwealth.com.au)  
Post: 2/161 Collins Street Melbourne VIC 3000

#### **Issued by**

Annex Wealth Advisory Pty Ltd Pty Ltd, ABN 35 622 930 812. 2/161 Collins Street Melbourne VIC 3000  
T: 08 9278 6556

Annex Wealth Advisory is a company owned by Annex Wealth Pty Ltd ATF Annex Wealth Trust  
ABN 81 154 210 688

[www.annexwealth.com.au](http://www.annexwealth.com.au)