

## A2Z Financial Group – Privacy Policy

This is the Privacy Policy of the A2Z Financial Group. The A2Z Financial Group (**we, us or our**) comprises a number of A2Z Companies operating generally under Australian Financial Services Licence and Australian Credit Licence number 406 275. It applies to us when we provide financial services and credit arranging services to our clients.

### Your Privacy

Your privacy is important to us and we are committed to managing your personal information responsibly and in accordance with our legal obligations including the requirements of the *Privacy Act 1988* and the Australian Privacy Principles. These laws and principles regulate, among other things, the way we collect, use, disclose, keep secure and give you access to your personal information.

This Privacy Policy sets out the type of information we collect and how we collect, store, use and disclose your personal information. We recommend that you read it carefully.

You are not required to provide us with your personal information, but if you do not do so we may not be able to provide you with our products or services.

If you apply for or accept any of our services or otherwise provide us with your personal information, you agree to your information being collected, held, used and disclosed as set out in this Privacy Policy. We may revise this Privacy Policy from time to time by placing the revised Privacy Policy on our website or otherwise notifying you of the change.

### What kind of information do we collect?

In order to provide our services, we may collect a wide range of information including, but not limited to, the following information:

- full name, date of birth, gender and contact details including telephone, address, e-mail and fax;
- financial information about you in order, for example, to prepare financial advice or to support an application for credit from a lender;
- a copy of your driver licence and/or passport or other identification documentation for the purpose of verifying identity and to ensure compliance with the *Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act)* and/or other legislation and regulations regarding identification verification, and tax reporting and withholding;
- your tax file number (TFN) and bank account details;
- details about authorised signatories on your investments or accounts;
- detailed contact information about other advisers you may use such as lawyers, trustees and the like; and
- copies of any relevant trust deeds, partnership agreements or constitutions, which may be relevant to comply with the provision of our services and the *Anti-Money Laundering and Counter-Terrorism Financing Act*.

It may, on occasion also be necessary to obtain other details, including information relating to powers of attorney or for probate and estate administration.

## **How do we collect and hold personal information?**

We may collect your personal information in various ways including by telephone, our website, from documents or correspondence and by email. Wherever practicable, we will collect sensitive information about you from you personally.

However, it may be necessary at times to collect information about you from other external sources, such as:

- a credit agency;
- authorised representatives, such as executors or administrators; and
- identification verification service providers.

If you use our website, our web server (i.e. the computers that house our website) has the capacity to collect the following types of information for statistical purposes:

- the number of users who visit the website;
- the number of pages viewed; and
- traffic patterns.

This is anonymous statistical data and no attempt is made to identify users or their browsing activities. This data is used only to evaluate our website performance and to improve the content we display to you.

Other information, such as browser type, may be included in a 'cookie' that is sent to your computer if you complete certain tasks on our website. A cookie contains bits of information that enables our servers to identify and interact efficiently with your computer. Cookies are designed to provide a better, more customised website experience, and to make it easier for you to use our website. You can configure your computer to accept or reject cookies.

All personal information we collect will be held securely and in accordance with this Privacy Policy. Your information is protected from unauthorised access through the use of secure passwords, user logins or other security procedures. Developments in security and encryption technology are reviewed regularly.

We take this opportunity to advise you that the Internet and emails are not secure and you should take precautions, such as using anti-virus software and not disclosing any sensitive information online or in an email, whenever you use the Internet or email.

## **What do we use personal information for?**

Generally, we only use and disclose information for the purpose for which it was disclosed to us or related purposes which would reasonably be expected. Those purposes include:

- to establish and administer your financial plan or your account and your relationship with us;
- to enable us to provide information to credit providers;
- for communication purposes which may include surveys and questionnaires;

- to comply with our record-keeping, reporting and tax obligations;
- to protect legal rights and comply with legal obligations;
- to prevent fraud and abuse;
- for quality assurance and training purposes;
- to enable us to provide information about new and existing products and services that will enhance our relationship with you. However, we do respect your right to ask us not to do this; and
- to handle any relevant enquiries or complaints.

We may be required by law to disclose personal information.

For instance, we may be required to provide details to:

- Australian Government regulators such as the Australian Securities and Investments Commission, the Australian Tax Office, the Australian Transaction Reports and Analysis Centre and to other regulatory or government entities;
- as required by a court order (including in Family Law matters); and
- other regulatory or governmental entities inside or outside of Australia.

In order to meet our clients' needs it may be necessary to release information or provide access to external service providers, for instance:

- to any organisations involved in providing, managing or administering products or services such as lenders, custodians, registries, administrators, mail houses and software and information technology providers;
- to auditors, consultants and other professional advisers;
- to a legal personal representative, attorney or any other person nominated by you;
- to other financial institutions who hold an account in your name; and
- to authorities investigating (or who could potentially investigate) alleged fraudulent or suspicious transactions.

Information about you or your dealings with us is not and will not be sold to any other company, individual, or group.

## **Can you access and amend your personal information?**

You may request access to any personal information we hold about you. Generally, if it is incorrect, we will correct it at your request. Your right to access is subject to some exceptions allowed by law. We will notify you of the basis for any denial of access to your personal information.

## **Can you complain?**

Yes. If you have a complaint about a breach of this Privacy Policy including the manner in which we have collected, held, used, disclosed, kept, or given people access to your personal information, then

you may make a complaint to us using the contact details set out below. You will need to provide us with sufficient details regarding your complaint and any supporting evidence.

We will investigate the issue and determine the steps we will take to resolve your complaint. We may ask you to provide additional information.

We will notify you in writing of our determination, generally within 30 days. If you are not satisfied with our determination or you do not receive a response within 30 days, you can contact us to discuss your concerns and you can refer the complaint to the Office of the Australian Information Commissioner [www.oaic.gov.au](http://www.oaic.gov.au)

### **Will your information be sent overseas?**

We do not anticipate that we will need to disclose information to overseas recipients.

### **Are copies of this Privacy Policy available?**

Yes. A copy of our current Privacy Policy (this document) is available from us free of charge as follows:

- You can download a copy in document format from our website [www.a2zfinancialgroup.com](http://www.a2zfinancialgroup.com);
- You can request a copy be emailed to you by emailing your request to [phillip@a2zfinancialgroup.com](mailto:phillip@a2zfinancialgroup.com);
- You can telephone us and request a copy be emailed to you by calling 1300 631 002;
- You can write to us and request a copy be emailed to you. Our postal address is:  
A2Z Financial Group Pty Ltd,  
Suite 2 Level 3, 3 Carlingford Road Epping NSW 2121

### **Any Questions?**

If you have any further questions relating to this Privacy Policy, or concerns about the way in which we have handled your personal information, please do not hesitate to contact us by email, telephone or letter.