



PGW FINANCIAL SERVICES
PROTECT & GROW WEALTH



PGW Financial Services Pty Ltd

PRIVACY AND SPAM POLICY

May 2022 v11

OUR COMMITMENT

PGW Financial Services Pty Ltd is committed to providing you with the highest levels of client service. We recognize that your privacy is very important to you. The Privacy Amendment (Enhancing Privacy Protection) Act sets out a number of Australian Privacy Principles (APPs). Our aim is to both support and ensure that we comply with these principles. Further information on privacy in Australia may be obtained by visiting the website of the Office of the Australian Information Commissioner at www.oaic.gov.au.

PGW Financial Services Pty Ltd believes that this Privacy Policy discloses how the personal information you provide to us and our representatives, is collected, used, held, disclosed and disseminated.

PGW Financial Services Pty Ltd is required to meet particular legislative and regulatory requirements. In order to provide comprehensive financial planning advice to you, we are required to collect certain personal information from you for the purposes of:

- Providing you with the relevant product or service.
- Managing and administering the product or service.
- Protecting against fraud.

We encourage you to check our website regularly for any updates to our Privacy Policy.

YOUR PERSONAL INFORMATION

As a financial services organisation, we are subject to certain legislative and regulatory requirements which necessitate us to obtain personal information about you, including s961B of the Corporations Act. Detailed below is some of the information you are required to provide:

- Your name, date of birth, tax file number, current addresses, telephone/mobile/fax numbers, e-mail address
- Information regarding your dependents and family commitments
- Your occupation, employment history, details family commitments, social security eligibility, health information or other information the organisation considers necessary
- Your financial needs and objectives
- Your assets and liabilities (current and future), income, expenses
- Your superannuation and insurance details
- Your social security entitlements
- Your risk profile details

HOW WE COLLECT PERSONAL INFORMATION

PGW Financial Services Pty Ltd collects personal information in a number of ways, including:

- Directly from you, when you attend a face-to face interview.
- Directly from you, when you provide information through a data collection form.
- Directly from you, when you provide information by phone.
- Directly from you via an email or the internet.
- Directly from fund managers, superannuation funds, life insurance companies and other product issuers once authorisation has been provided by you. You have a right to refuse us authorisation to collect information from a third party.

HOW WE USE YOUR PERSONAL INFORMATION

The information in this document details how we comply with the Privacy Act, including:

- What is the purpose?
- Who is my information disclosed to?
- What law requires collection?
- What are the consequences?

Primarily, your personal information is used in order to provide comprehensive and/or limited financial planning services to you. We may also use the information that is related to the primary purpose, and it is reasonable for you to expect the information to be disclosed.

From time to time we may provide you with direct marketing material. This will include articles and newsletters that may be of interest to you. If, at any time, you do not wish to receive this information any further, you may contact us with this request. We will endeavor to meet your request within two weeks. We maintain a register for those individuals not wanting direct marketing material.

If you provide inaccurate or incomplete information, we may not be able to provide you with the products or services you are seeking.

WHEN WE DISCLOSE YOUR PERSONAL INFORMATION

In line with modern business practices common to many financial institutions, and to meet your specific needs, we may disclose your personal information to the organisations described below.

The Corporation's Act has provided the Australian Securities and Investments Commission with the authority to inspect certain personal information that is kept on our files about you.

We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

For the purposes set out above, we may disclose your personal information to organisations outside PGW

Financial Services Pty Ltd. The organisations to which we disclose information may include:

- Superannuation fund trustees, insurance providers, fund managers and other product providers in order to manage or administer your product or service.
- Compliance consultants to ensure that our representatives are meeting our compliance standards.
- Paraplanning contractors or temporary staff to handle workloads during peak periods.
- Your professional advisers, including your solicitor or accountant as authorised by you.
- Information technology service providers to maintain, review and develop our business systems, procedures and infrastructure including testing or upgrading our computer systems.
- Government and regulatory authorities and other organizations, as required or authorised by law, for example, to government or regulatory bodies for the purposes related to public health or safety, the prevention or detection of unlawful activities or to protect public revenue.
- Another authorised representative of PGW Financial Services Pty Ltd if necessary.
- A potential purchaser/organization involved in the proposed sale of our business for the purpose of due diligence, corporate re-organisation and transfer or all or part of the assets of our business.
- Product planning and development advisers.
- Where you have given your consent including your legal advisers.
- A new owner of our business that will require the transfer of your personal information.

In addition, our employees and the out-sourcing companies/contractors are obliged to respect the confidentiality of any personal information held by PGW Financial Services Pty Ltd.

PGW Financial Services Pty Ltd takes its obligations to protect your information seriously. This includes when we operate throughout Australia and overseas. As part of our operations, some uses and disclosures of your information may occur outside your State or Territory and/or outside of Australia. In some circumstances we may need to obtain your consent before this occurs.

Some of the recipients to whom PGW Financial Services Pty Ltd discloses your personal information to may be based overseas. It is not practicable to list every country in which such recipients are located. If this occurs, we will obtain your specific consent before such information is sent overseas.

In the event that PGW Financial Services Pty Ltd propose to sell the business, we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Disclosure will be made in confidence, and it will be a condition of that disclosure that no personal information will be used or disclosed by them.

ENSURE YOUR PERSONAL INFORMATION IS CORRECT

PGW Financial Services Pty Ltd takes all reasonable precautions to ensure that the personal information we collect, use, and disclose is accurate, complete and up to date. To ensure we can maintain this level of accuracy and completeness, we recommend that you:

- Inform us of any errors in your personal information as soon as possible.
- Update us with any changes to your
- personal information as soon as possible.

HOW WE STORE AND SECURE YOUR PERSONAL INFORMATION

We keep your personal information in your client file. These files are accessible to authorised personnel only and are appropriately secured out of business hours.

Your personal information may also be held on our computer database. All computer-based information is protected through the use of access passwords. Data is backed up regularly and stored securely off site. Other measures taken are:

- Confidentiality requirements for our employees.
- Security measures for systems access.
- Providing a discreet environment for confidential discussions.

Personal information will be treated as confidential information and sensitive information will be treated as highly confidential.

It is a legislative requirement that we keep all personal information and records for a period of seven years. Should you cease to be a client of ours, we will maintain your personal information on or off site in a secure manner for seven years. After seven years, the information will be destroyed.

ACCESS TO YOUR PERSONAL INFORMATION

You have a right to access your personal information, subject to certain exceptions allowed by law. We ask that you provide your request for access in writing (for security reasons), and we will provide you with access to that personal information. Access to the requested personal information may include:

- Providing you with copies.
- Providing you with the opportunity for inspection.
- Providing you with a summary.

If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information.

Some exceptions exist where we will not provide you with access to your personal information if:

- Providing access would pose a serious threat to the life or health of a person.
- Providing access would have an unreasonable impact on the privacy of others.
- The request for access is frivolous or vexatious.
- The information is related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings.
- Providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations.
- Providing access would be unlawful.
- Denying access is required or authorised by or under law.
- Providing access would be likely to prejudice certain operations by or on behalf of an enforcement body, or an enforcement body requests that access not be provided on the grounds of national security.

Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal.

USING GOVERNMENT IDENTIFIERS

Although in certain circumstances we are required to collect government identifiers such as your Tax File Number, Medicare Number or Pension Card Number, we do not use or disclose this information other than when required or authorised by law, or unless you have voluntarily consented to disclose this information to any third party.

NOTIFIABLE DATA BREACH SCHEME

We may be required to make mandatory disclosures of any data breach we experience in accordance with the Notifiable Data Breach Scheme (Australia) established by the Privacy Amendment (Notifiable Data Breaches) Act 2017 (Cth). If we are required to make a mandatory disclosure under the data breach act and that data breach relates to your information, we will notify you as soon as practicable in the manner required by the Scheme.

DEALING WITH US ANONYMOUSLY

You can deal with PGW Financial Services Pty Ltd anonymously or by using a pseudonym where it is lawful and practicable to do so.

For example, if you telephone requesting our postal address.

YOUR SENSITIVE INFORMATION

Without your consent, we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of professional or trade association, membership of a trade union, details of health, disability, sexual orientation, or criminal record.

This is subject to some exceptions including:

- When the collection is required by law.
- When the information is necessary for the establishment, exercise or defense of a legal claim.

COMPLY WITH THE AGE SENSITIVE CONTENT OF COMMERCIAL COMMUNICATION

Where the content of a commercial communication seeks to promote or inspire interaction with a product, service or event that is age sensitive, PGW Financial Services Pty Ltd will take reasonable steps to ensure that such content is sent to recipients who are legally entitled to use or participate in the product service or event.

OUR WEBSITES

PGW Financial Services Pty Ltd website provides links to third-party websites. The use of your information by these third-party sites is not within the control of PGW Financial Services Pty Ltd and we cannot accept responsibility for the conduct of these organisations.

Other websites are not subject to our privacy standards, policies and procedures. You will need to contact or review those websites directly to ascertain their privacy stands, policies and procedures.

You may register with us to receive newsletters and other information. By doing so, your name and email address will be collected and stored on our database. We take care to ensure that the personal information you give us on our website is protected. For example, our website has electronic security systems in place, including the use of firewalls and data encryption.

If you do not wish to receive any further information from us, or you wish to update your registration

details, please email your request to us. We will endeavor to meet your request within five working days.

Our website utilizes cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

SPAM ACT

Spam is a generic term used to describe electronic ‘junk mail’- unwanted messages sent to a person’s email account or mobile phone. In Australia, spam is defined as ‘unsolicited commercial electronic messages’.

PGW don't usually collect unsolicited personal information. Where PGW receive unsolicited personal information, PGW will determine whether or not it would have been permissible to collect that personal information if it had been solicited. If PGW determine that collection would not have been permissible, to the extent permitted by law, PGW will destroy or de-identify that personal information as soon as practicable.’

‘Electronic messaging’ covers emails, instant messaging, SMS, and other mobile phone messaging, but not cover normal voice-to-voice communication by telephone.

PGW Financial Services Pty Ltd complies with the provisions of the Spam Act when sending commercial electronic messages.

Equally importantly, PGW Financial Services Pty Ltd makes sure that our practices are in accordance with the Australian Privacy Principles in all activities where they deal with personal information. Personal information includes our clients’ contact details.

INTERNAL PROCEDURE FOR DEALING WITH COMPLAINTS

The three key steps PGW Financial Services Pty Ltd follow:

- **Consent** – Only commercial electronic messages are sent with the addressee’s consent, either express or inferred consent.
- **Identify** – Electronic messages will include clear and accurate information about the person and the PGW Financial Services Pty Ltd representative that is responsible for sending the commercial electronic message.
- **Unsubscribe** – We ensure that a functional unsubscribe facility is included in all our commercial electronic messages, and deal with ‘unsubscribe requests’ promptly.

CONSENT TO SUCH COMMUNICATIONS

Commercial messages will only be sent to you when you have given consent. This may be express consent – a direct indication that it is okay to send the message, or messages of that nature or inferred consent based on our business or other relationship with you and your conduct.

COMPLY WITH THE LAW REGARDING VIRAL MESSAGES

PGW Financial Services Pty Ltd ensures that commercial communications that include a forwarding facility contain a clear recommendation that the recipient should only forward the commercial communication to persons with whom they have a relationship, where that relationship means that person could be said to have consented to receiving commercial communications.

COMPLAINTS **RESOLUTIONS**

Please contact our Privacy Officer if you wish to complain about any breach or potential breach of your privacy rights. Your complaint will be responded to within 7 days. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Privacy Commissioner.



Contact Details

Privacy Officer: Benjamin Ross

Address: GPO Box 2241 BRISBANE QLD 4001

Telephone: 0419 398 401

E-mail: ben@pgwfinancial.com.au