



## GROW YOUR WEALTH PRIVACY POLICY

This policy applies to information collected by Grow Your Wealth Pty Ltd. It outlines how we collect and use personal information that we hold about you in accordance with the Privacy Act.

### What personal information do we collect?

We only collect personal information that is reasonably necessary for us to provide our services or to provide financial or product advice and deal on your behalf in financial products or in the management of your investments.

If you do not provide the information that we ask for, we may not be able to provide the products or services that you have requested or provide appropriate advice for you.

We may collect information such as your name, address, phone number, email address, tax file number, bank account details, personal and financial information including details of assets and liabilities, HIN and SRN numbers, details of your risk tolerances, other information that may be required for identification purposes, information about your investments and transactions and other information related to the services that we provide.

### How we collect personal information.

We will generally collect your personal information in the course of providing financial advice to you, when you open a trading or bank account or transact on an account or if we manage investments for you.

By using the services of Grow Your Wealth Pty Ltd ("GYW") you consent to GYW collecting your information from you or from other people or entities who provide services to you.

### Use and Disclosure of personal information

GYW may use your personal information for the primary purpose of providing financial or product advice or services to you, to deal on your behalf in financial products or services, to open bank or trading accounts or to manage investments within your portfolio as well as for related purposes such as:

- to verify your identity or transactions which you may have entered into;
- to administer and manage the provision of products and services;
- to comply with laws and regulatory requirements including complying with any request made by a governmental authority or regulator, including in connection with legal proceedings or the prevention or detection of fraud or crime;
- to comply with GYW risk management policies or procedures;
- conducting due diligence as part of acceptance of your trading account; or
- another purpose related to the primary purpose.

For the purposes we have described, we may disclose your personal information:

- to our suppliers, contract and service providers, professional advisers, dealers and agents;
- to government agencies or individuals responsible for the investigation and resolution of disputes or complaints covering your use of our services and

facilities including for example ASIC, AUSTRAC, or FOS;

- other parties involved in the administration of your investments including stock exchanges, product issuers, financial institutions, investment registries or mailing houses;
- anyone whom our assets or business (or any part of it) is transferred (or offered to be transferred, subject to confidentiality provisions);
- Pershing Securities Australia Pty Ltd (and its related bodies corporate) if you open a trading account with them and they are your CHESSE sponsor.
- where you have otherwise consented or as otherwise required or authorised by law.

### Access, correction and updating of your personal information

Generally, we will provide you with access to your personal information that we hold within a reasonable time of a request being made unless an exception applies under the Privacy Act.

If you believe the personal information we hold is inaccurate, incomplete or out of date and we agree then we will amend it. If we disagree with you about the accuracy, completeness or currency of our records, then you have the right to request that we note your disagreement in our records.

You should keep us informed of any changes to your information by notifying us in writing. We may also ask you to review, confirm and advise us of changes to your personal information.

### Storage and security of information

GYW stores personal information in a combination of computer storage, paper based files and other records. We will take reasonable steps to protect your personal information from loss, misuse, unauthorized access, modification or disclosure.

### Cross-border disclosure of personal information

We do not knowingly transfer your personal information to any party outside Australia.

If you have a trading account with Pershing Securities Australia Pty Ltd then this entity has related bodies corporate and unaffiliated service providers in locations beyond Australia. A copy of their privacy policy is available upon request.

### Contacting us and Complaints

If you wish to contact us for any purpose regarding this policy including making a complaint about the way we have handled your personal information (including if you believe that we have breached the Privacy Act) you may do so by writing to our Compliance Manager at the details set out below.

When you contact us please include your name, address, telephone number and email address (if applicable) and clearly set out your complaint. Our Compliance Manager will investigate the complaint and respond to you. If you consider that we have failed to resolve the complaint satisfactorily, and you are an individual located in Australia, you can complain to the Office of the Australian Information Commissioner.

### Changes to this Policy

This Policy is subject to change from time to time as GYW considers necessary. We will publish material changes by making them available via our website.

### Grow Your Wealth Pty Ltd

Compliance Manager  
PO Box 4413, Kirwan QLD 4817

Phone: (07) 4771 4577 Fax: (07) 4755 1100