STEWARD
WEALTH

Privacy Policy

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At Steward Wealth, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth). This policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws, how you can access the personal information we hold about you and how to have that information corrected.

What information do we collect and how do we use it?

When we provide our advisory services, we ask you for the information we need to ensure our advice is suitable for your financial situation, needs and objectives. This can include a broad range of information ranging from your name, address, tax file number, contact details, health and age to other information about your personal affairs including employment details, your current financial circumstances (ie. income, assets and liabilities), superannuation and insurance, details of your investment preferences and risk tolerance, as well as any other information that we consider necesary. For credit services, we ask you for the information we need to supply to lenders to assist is gaining approval for your lending needs.

We provide the informaion you provide to:

- Organisations that you have consented to your personal information being disclosed to;
- Insurance providers, superannuation trustee, service providers and product issuers related to the financial advice required;
- Lenders who will assist in providing credit/lending facilities you request;
- Other organisations and advisers involved in providing the financial advice required;
- Your representatives including accountant, lawyer, etc;
- To enable them to assist us to implement and administer advice.

By law, we may be required to disclose your personal information without your authority to government authorities and other organisations when required by law. We also use your information to enable us to manage your ongoing requirements and our relationship with you, e.g. ensuring the advice continues

be appropriate, sourcing new opportunities, financial reporting, client surveys, etc. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

From time to time we will use your contact details to send you offers, updates, events, articles, newsletters or other information about producs and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to do so.

We may also use your information internally to help us improve our services and help resolve any problems.

What if you don't provide some information to us?

If you do not provide us with some or all of the information that we ask for, we may not be able to provide the most appropriate advice for your individual circumstances. The advice will only be of a general nature.

How do we hold and protect your information?

We strive to maintain the relevance, reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you electronically in our client management system and in hard copy files. In some cases, your file is archived and sent to an external data storage provider for a period of time.

We ensure that your information is safe by restricting accessibility. We maintain physical security over our paper and electronic data and premises, by using locks and security systems. We will also take reasonable steps to destroy personal information we no longer require.

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Will we disclose the information we collect to anyone?

We do not sell, trade or rent your personal information to others. We will disclose your information to other advisers/organisations involved in the preparation of the advice and may need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf, reorganisation, dissolution or similar event. However, we will take all reasonable steps to ensure that they protect your information in the same way that we do.

We may also provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

We may also use overseas organisations to help conduct our business. As a result, we may need to share some of your information (including personal information) with such organisations outside Australia.

We may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

We we transfer your information outside of Australia, we will ensure that an adequate level of protection is in place to protect your personal information.

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How can you check, update or change the information we are holding?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.

If you wish to access or correct your personal information, please write to Anthony Picone on (03) 9975 7070 or info@stewardwealth.com.au

We do not charge for receiving a request for access to personal information or for complying with a correction request. We do not charge for providing access to personal information.