



## Merit Wealth Privacy Statement

Merit Wealth Pty Ltd abides by the National Privacy Principles established under the Privacy Amendment (Private Sector) Act, 2001.

The Privacy Principles can be obtained from the Office of the Australian Information Commissioner website.

As a financial Services organisation we are subject to certain legislative and regulatory requirements, which necessitate us obtaining and holding detailed information about our clients.

This information personally identifies you and/or contains information or an opinion about you ("personal information").

Provide you with financial planning and advice service tailored to your personal situation and needs require that we obtain relevant personal information about you, which may generally include:

- Employment details and employment history
- Details of your financial needs and objectives
- Details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, insurance cover and superannuation
- Details of your investment preferences and aversion or tolerance to risk
- Information about your employment history, employment circumstances, family commitments and social security eligibility
- Details of your personal, investment and business objectives in the near and longer terms.

**Failure to provide the personal information relevant to the advice may expose you to higher risks in respect of the financial advice recommendations made to you and also may affect the adequacy or appropriateness of advice we give to you.**

As we are required pursuant to the Corporations Act to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients, if you elect not to provide us with the personal information referred to above, we may elect to terminate our relationship with you if we believe we are unable to provide you with adequate service. We will not collect any personal information about you except when you have knowingly provided that information to us or authorised a third party to provide that information to us.

Generally collection of your personal information will be effected in either face to face interviews, over the telephone or by way of an on-line client engagement form. From time to time additional and/or updated personal information may be collected through one or more of those methods.

We will only collect, maintain and use Personal Information about you if it is necessary for us to adequately provide to you the services you have requested including:

respect • protect • reward



- The provision of financial advice to you as requested by you or from time to time as we believe appropriate
- Making recommendations
- The potential dissemination of information to a new Financial Services License in the event that an Authorised Representative changes to such a new License in the future.

We will not use or disclose Personal Information collected by us for any purpose other than to perform the professional services you have contracted us to do i.e. we will not use it for anything other than:

- The purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure or
- Where you have consented to such disclosure or
- Where the National Privacy Principles authorise use or disclosure where required or authorised under law, in circumstances relating to public health and safety and in connection with certain operations by or on behalf of an enforcement body.

We may be required to make certain information available for inspection by the professional associations as part of ongoing compliance with standards. This may involve the disclosure of your personal information.

We are also obliged pursuant to the Corporations Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission. Our clients receive ongoing service and this includes the use of personal information collected from you for the purpose of providing you with direct marketing material and tailored ongoing financial services such as articles that may be of interest to your age group or employment. However you may, by contacting us, request not to receive such information and we will give effect to that request.

We may disclose your Personal Information to superannuation fund trustees, insurance providers, and product issuers for the purpose of giving effect to recommendations made by us.

In order to ensure that you receive a personal and tailored service, your Personal Information may be transferred to one of our agents or representatives who will be your primary point of contact with the organisation.

It is a condition of our agreement with each of our representatives that they adopt and adhere to this privacy policy. You can be assured that your information will be maintained by any representative in accordance with this policy. If you have any concerns in this regard, you should contact us by any of the methods detailed below.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such 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. In the event that a sale of our business is affected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.



Your personal information is generally held in your personal client file. Information may also be held in a computer database for purposes such as client relationship management and portfolio management.

We will at all times seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. At all times your personal information is treated as confidential and any sensitive information is treated as highly confidential. All paper files are stored in lockable cabinets, which are locked out of hours. All record movements off premises are recorded in a central register. Access to our premises is controlled. All computer based information is protected through the use of access passwords on each computer and screen saver passwords. Data is backed up each evening and stored securely off site.

In the event you cease to be a client of this organisation, any personal information which we hold about you will be maintained in a secure offsite storage facility for a period of 7 years in order to comply with legislative and professional requirements, following which time the information will be destroyed.

You may at any time, by contacting us, request access to your personal information and we will reasonably provide you with access to that information either by providing you with copies of the information requested, allowing you to inspect the information requested or providing you with an accurate summary of the information held.

We will endeavour to ensure that, at all times, the personal information about you, which we hold is up to date and accurate. In the event that you become aware, or believe, that any Personal Information which we hold about you is inaccurate, incomplete or outdated, you may contact us by any of the methods detailed below and provide to us evidence of the inaccuracy or incompleteness or if it is outdated and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information.

If we do not agree that your personal information requires correcting, we must, if you request, take reasonable steps to ensure that whenever your personal information is accessed or handled in the future, it is apparent that you are not satisfied as to the accuracy or completeness of that information.

We will endeavour to respond to any request for access within 14-30 days depending on the complexity of the information and/or the request. If your request is urgent please indicate this clearly.

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods detailed below and request that your complaint be directed to the Compliance Manager. Your complaint will be considered within 7 days and responded to. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.



## Contact details

Attention: Compliance Manager

Address: Level 2, 115 Pitt Street, Sydney NSW 2000

Tel: 1300 785 611

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