STEWARD
WEALTH

PRIVACY POLICY

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 necessary.
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 information 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 to 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 products 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 only use storage providers in Australia who are also regulated by the Privacy Act.

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.

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, external data storage providers or to other companies in the event of a corporate sale, merger, 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 will not provide your information or disclose it to overseas recipients. However, as your information is stored in the 'cloud' it is not always practicable to know in which country your information may be held.

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) 99757070 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.

In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

What happens if you want to complain?

If you have any concerns about whether we have complied with the Privacy Act or this Privacy Policy when collecting of handling your personal information, please write to our Privacy Officer on (03) 99757070 or info@stewardwealth.com.au

We will consider your complaint through our internal complaints resolution process and we will try to respond with a decision within 45 days of you making the complaint.

Your consent

By asking us to assist with your investment, financial planning, insurance and finance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact Anthony Picone on (03) 99757070 or info@stewardwealth.com.au