

**WGFC Pty Ltd**

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&

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## **PRIVACY POLICY**

This is the Privacy Policy for WGFC Pty Ltd, Australian Financial Services Licence Number 515748 and DWG Partners Pty Ltd ATF The DWG Unit Trust t/a williamgrant Financial Consultants, corporate authorised representative (ASIC# 42552) of WGFC Pty Ltd.

At williamgrant Financial Consultants, we are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth). This Policy describes our policies and practices for collecting, handling, storing, using and disclosing personal information. It also deals with how you can complain about a breach of the privacy laws, access the personal information we hold about you and have that information corrected (where necessary).

### **What personal information do we collect and hold?**

When we provide you with financial services and advice, we ask you for the information we need to enable us to understand your personal circumstances and formulate our advice to you. We collect your information through our direct dealings with you at meetings, by phone, email and in our data collection forms. We may also get this indirectly from investment managers, superannuation funds, insurance companies, your accountant and lawyer . This can include a broad range of information from your name, address, contact details and age to information about your personal affairs including your assets, liabilities, income and expenses, superannuation funds, personal insurances, employment details, tax file number, bank account details and identification.

We only collect sensitive information such as your health or race with your agreement and if it is necessary for us to do so to assist with providing insurance advice.

### **How do we use your information?**

We use your personal information to understand your financial situation, formulate our advice to you and assist you to apply for relevant products.

From time to time we will use your contact details to send you updates, 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.

### **What if you don't provide information to us?**

If you do not provide us with some or all the information that we ask for, we may not be able to provide you with the services you have requested from us. If you provide inaccurate or incomplete information to us, you risk obtaining services or products that may not be appropriate or suitable for your needs.

## **How do we store and protect your personal information?**

We strive to maintain the relevance, accuracy and 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 reporting or document retention requirements.

We hold the information we collect from you on our computer servers and databases. We ensure that your information is safe by use of access passwords for computers and databases. Data is backed up regularly. We maintain physical security over our paper and electronic data and premises, by using locks and security systems.

## **Will we disclose your personal information to anyone?**

We do not sell, trade, or rent your personal information to others. We will disclose your information to

- Product issuers, in the context of applying for products on your behalf
- Other parties involved in the administration or purchase of financial products or insurance cover (eg stock broking firms, share registries, product registries, administration platforms, superannuation funds)
- Other professional advisers authorised by you eg your accountant or lawyer
- Your relatives, should you request and authorise us to do so

Your information may also be accessible to contractors who supply services to us, e.g. IT consultants that maintain our computer systems external data storage providers, database provider. We may also provide your information to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. We will take all reasonable steps to ensure that they protect your information in the same way that we do.

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

We will not disclose your information to overseas recipients.

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

You may ask us for access to your personal information and to correct it at any time.

Upon receipt of enough information to allow us to identify the information, we will tell you what personal information we hold about you. We will also correct, amend or delete your personal information if we agree is inaccurate, irrelevant, out of date or incomplete.

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

To access or correct your personal information, please write to David Jarrott, Privacy Officer, williamgrant Financial Consultants, PO Box 1963, Subiaco WA 6904.

We do not charge for providing access to personal information.

In some limited situations, 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?**

We welcome your questions and comments about how we manage your privacy. If you have any concerns about whether we have complied with the Privacy Act, the Australian Privacy Principles or this Privacy Policy, please write to our Privacy Officer, David Jarrott, williamgrant Financial Consultants, PO Box 1963, Subiaco WA 6904.

We will consider your complaint through our internal complaints resolution process and we will try to respond with a decision within 30 days of you making the complaint.

### **Your consent**

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

### **Updating this policy**

This Privacy Policy was prepared on 31<sup>st</sup> July 2019. We may update it at any time. The new version will be published on our website.

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