HALL CHADWICK
WEALTH ADVISORY

PRIVACY POLICY

Protecting Client Personal Information is Important

4 AUGUST 2023

Hall Chadwick Wealth Advisory respects and is committed to protecting your privacy. We are bound by the National Privacy Principles established under the Privacy Act. This Privacy Policy sets out our commitment to those principles.

The Information We Collect

Your personal information is collected for the purpose of providing high standards of Financial Advice to you.

The nature of personal information collected and maintained by Hall Chadwick Wealth Advisory generally comprises name, address, and contact details (including phone numbers, fax and e-mail address). We may also hold the following information about you:

- Occupation;
- Tax file number, where you have provided it to us;
- Information relevant to your financial situation, including your salary, other sources of income, levels of debt and living expenses;
- Your financial objectives, financial needs, and your attitude to investment risk;
- Your employer's name and address;
- The names and addresses of your dependents or beneficiaries; and
- Other information that you have provided to us.

Personal information about you will usually be collected during face-to-face interviews, email/ internet or over the telephone. We will only collect information from you by lawful and fair means, without being unreasonably intrusive.

Please notify Hall Chadwick Wealth Advisory if your personal information or circumstances change so we may update our records and ensure our advice to you remains appropriate for your situation and objectives.

Health Information

We collect your health information where we offer you products with an insurance component or in assessing certain claims.

Sensitive information

Generally, we do not collect sensitive information about you unless required by law or where you consent for us to do so (and in any event only where it is relevant to your product). Sensitive information includes information relating to:

- Race
- Political or religious beliefs
- Sexual orientation and sexual life
- Criminal convictions
- Membership of professional or trade associations or unions
- Biometric and health information
- Information about your affiliation with certain organisations, such as professional associations.

Use of Information

Hall Chadwick Wealth Advisory will use the information you provided for the following:

- Provide advice and services;
- Implementing and completing our advice;
- Notifying related external parties to changes in your circumstance, i.e. address;
- Hall Chadwick Wealth Advisory may provide information to other departments of the Hall Chadwick group. This applies only to those clients who also use the services of these departments; and
- Fulfilling our legal obligations, such as those relating to taxation and anti-money laundering and counter-terrorism financing or as otherwise authorized by you.

Without such information, we may not be able to process your application or provide you with an appropriate level of service. In such circumstances, we will process your application and provide you with the most appropriate level of service that we can.

Disclosing Your Personal Information to Outside Parties

We will not disclose information about you unless:

- We are required by law or other regulations (e.g. ASIC, the Courts and the Australian Tax Office have the power to order us to disclose information about your accounts);
- We are authorised by law (e.g. to protect our interests or where we have a duty to the public to disclose); or
- You have consented to our disclosing the information about you.

We will not disclose your personal information unless the disclosure:

- Has your consent (expressly or implied);
- Is required, or allowed under law, or in connection with legal proceedings; and
- Is to organisations with whom we have a business relationship that are bound by strict confidentiality. For example, those authorised by us to provide limited financial, administrative and other services on behalf of us. We will only provide these organisations the information they need to deliver the service. You agree that not all recipients of your personal information may have privacy policies equivalent to Hall Chadwick Wealth Advisory and you consent to the disclosure of your personal information for those purposes.

Keeping information accurate and up to date

We take reasonable steps to ensure that all information we hold is as accurate as possible. You can contact us at any time and ask for its correction if you feel the information, we have about you is inaccurate or incomplete.

Access to Your Information

You may request access to the personal information we hold about you. We may allow an inspection of your personal information in person, or provide copies or a summary of relevant documents, depending on what is the most appropriate in the circumstances. Any charge we make for providing access will be reasonable and if there is a fee for this service, we will advise you prior to providing your information.

Our Security Procedures

Hall Chadwick Wealth Advisory takes your privacy very seriously. We take reasonable steps to protect any personal information you provide to us from misuse, loss or unauthorised access, modification and disclosure. We review our security procedures regularly.

Your rights if you are in the EU

As provided for in the General Data Protection Regulation, you have the right to access your data; to correct or rectify your data; to delete your data subject to applicable law; to have your data processed only in accordance with applicable law; to have copies of your data to be moved to another controller; to object to our processing your data otherwise than in accordance with the law; and to withdraw any consent to our processing your data at any time. Please email to exercise any of those rights.

Contact us

If you have any questions or complaints regarding privacy or information handling, please write to dtownsend@hallchadwick.com.au or contact us by phone. Please mark communications to the attention of our Privacy Officer. We will respond to let you know who will be handling your matter and when you can expect a further response.

If your concerns are not resolved to your satisfaction, you may be able to escalate your complaint to the Office of the Australian Information Commissioner, they can be contacted through their website www.oaic.gov.au or by calling 1300 363 992.

Changes to this Privacy Policy

We reserve the right to review and amend this Privacy Policy from time to time and to notify you by posting an updated version on our website (www.hallchadwick.com.au).