



## Privacy Policy

At Care4Wealth Pty Ltd, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

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

We will ask you for personal information when we assist you with your finance. Personal information may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have. We use the information you provide to advise about and assist with your credit needs. We only provide your information to the companies with whom you choose to deal (and their representatives).

We also use your information to send you requested product information and to enable us to manage your ongoing relationship with us e.g. invoicing, client surveys etc. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

We may occasionally notify you about promotions, new services and special offers, events, or articles we think will be of interest to you. We may send you regular updates by email or by post. If you would rather not receive this information, email, or write to us.

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

### **What if you do not provide some information to us?**

If you do not provide us with full information, we cannot properly advise or assist you with your credit needs.

### **How do we hold and protect your information?**

We strive to maintain the 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 digitally in secure online servers.

We ensure that your information is safe by:

- Ensuring that personal records and documentation remains separated on a person by person / client by client basis
- Taking necessary steps to ensure that we protect any personal information that we obtain. We have controls in place where only certain groups or certain levels of authority can access particular information
- Not disclosing your information to third parties, unless required as part of providing credit services to you
- Ensuring that your client files are stored appropriately in a secure place
- Maintaining client confidentiality. Although brokers and administration assistants are the main people that will deal with your information, if Care4Wealth employees or officers have access to any client information it must be kept confidential at all times



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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 may need to provide your information to our credit licensee e.g. for administration and supervision activities, contractors who supply services to us e.g. to handle mailings on our behalf, or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will do our best 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.

### **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.

If you wish to access or correct your personal information, please write to Privacy Officer PO Box 3575 Tingalpa QLD 4173.

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 your personal information.

### **Your consent**

By asking us to assist with your credit 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 Privacy Officer on 1300 822 902 or email [admin@care4wealth.com.au](mailto:admin@care4wealth.com.au)

### **Complaints**

#### **Internal Dispute Resolution**

If you do have a complaint, please let us know by email, because if we do not know about it, we cannot fix it.

You may also contact us by email addressed to; The Complaints Officer on 1300 822 902 or email [admin@care4wealth.com.au](mailto:admin@care4wealth.com.au), please make sure you include as much information as you can.

You should explain the details of your complaint as clearly as you can. You must do this in writing. When we receive a complaint, we will attempt to resolve it promptly.