



## Privacy Policy

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Authorised Representatives:

Shume & Associates Pty Ltd (Representative No. 1248730)

David Shume (Representative No. 405621)

of:

## Wealth Integrity Pty Ltd

Australian Financial Services Licence No. - 499766

Authorised for distribution by:

Wealth Integrity Pty Ltd

ABN 40 618 897 126

Australian Financial Services Licence No 499766

1 South Street, Alstonville, NSW 2477

## **We respect your privacy**

When you trust us with your personal information, you expect us to protect it and keep it safe.

We are bound by the Privacy Act and will protect your personal information in accordance with the Australian Privacy Principles. These principles govern how we can collect, use, hold and disclose your personal information.

## **What personal information we collect**

The collection of sensitive information is restricted by the Privacy Act. Generally we only collect information that is necessary to provide you with advice and where you have consented to that collection. For example, we may collect the following types of information from you:

- Personal details e.g. name, address, contact details, date of birth, marital status, dependants, employment details
- Financial details e.g. assets, liabilities, income, expenses
- Details of investments, amounts, investor numbers and bank account details
- Personal goals, objectives and risk profile
- Insurance policy details e.g. life, trauma, income protection and general insurance
- Estate planning details including status of wills, executors, beneficiaries and powers of attorney
- Taxation information (including Tax File Number) if we are authorised to collect it and you choose to supply it
- Centrelink details e.g. benefit type and reference number
- Health information e.g. current health condition, smoker status and medical history
- Sexual orientation and history, for insurance or estate planning purposes
- Professional/trade memberships, political beliefs and ethnic origins.

Throughout the life of your product or service we may collect and hold additional personal information. This may include transactional information or making a record of queries or complaints you make.

Our ability to provide you with comprehensive financial advice is dependent on us obtaining certain personal information about you.

Non disclosure of personal information may jeopardise our ability to provide complete, accurate and comprehensive service; we may elect to terminate our relationship if we feel we have insufficient information to assist you.

## **How we collect your personal information**

We collect most personal information from you in a variety of ways, including: when you interact with us in person, by phone or electronically/online.

Sometimes we collect personal information about you from other people or organisations. This may happen without your direct involvement. For instance, we may collect personal information about you from:

- Publicly available sources of information, such as public registers
- Your representatives (including your legal adviser or accountant)
- Other organisations, who jointly with us, provide products or services to you.

## **Use of your personal information**

The main reason we collect, use, hold and disclose personal information is to provide you with products and services. This includes:

- Checking whether you are eligible for a product or service
- Assisting you with completing applications, which may be online
- Providing you with agreed services.

We may also use your information to comply with legislation or regulatory requirements in any jurisdiction, prevent fraud, crime or other activities that may cause harm in relation to our services.

## **Who do we disclose your personal information to, and why?**

We may provide personal information about you to other organisations. To protect personal information, we enter into contracts with our service providers that require them to comply with the Privacy Act. These contracts oblige them to only use the personal information we disclose to them for the specific role we ask them to perform.

The organisations we may disclose personal information to include:

- Authorised representatives
- Our agents, contractors and external service providers (for example technology service providers)
- Insurers and re-insurers
- Other organisations, who jointly with us, provide products or services to you
- Other financial services organisations, including banks, superannuation funds, stockbrokers, custodians, funds managers and portfolio service providers
- Our legal advisers or auditors
- Your representatives (including your legal adviser, accountant, mortgage broker, executor, administrator, guardian, trustee, or attorney)
- Fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct
- External dispute resolution schemes, regulatory bodies, government agencies and law enforcement bodies in any jurisdiction.

We may also disclose your personal information to other organisations where:

- We are required or authorised by law or where we have a public duty to do so
- You may have expressly consented to the disclosure or the consent may be reasonably inferred from the circumstances; or
- We are otherwise permitted to disclose the information under the Privacy Act.

## **Security of your personal information**

We take reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure, however we are not liable for any unauthorised access to this information.

Should you cease to be a client, your personal information may be retained for a period of time. We take reasonable steps to destroy or de-identify any personal information after it can no longer be used.

## **Access to your personal information**

You can access and update your personal information by contacting us via email, phone or personally at our office. We will provide access to that information either by providing copies of the information requested or allowing you to inspect the information requested. All requests for access will be acknowledged within 14 days.

## **Complaints about privacy**

If you have any complaints about our privacy practices or you have a complaint about a breach of the Australian Privacy Principles please feel free to send in details of your complaints to:

Wealth Integrity Pty Ltd  
PO Box 504, Alstonville NSW 2477

We take complaints very seriously and will respond to all complaints within 14 days where possible, after receiving written notice of your complaint. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, there are other bodies that you can go to.

The Australian Financial Complaints Authority can consider most privacy complaints involving providers of financial services, or under the Privacy Act, you may complain to the Office of the Australian Information Commissioner about the way we handle your personal information.

## **Changes**

Please be aware that we may change this Privacy Policy in the future. The revised versions will be uploaded onto our website and where there are significant changes, we will notify you of the revised Privacy Policy.

## **Website**

When you visit our website we may collect certain information such as browser type, operating system, website visited immediately before coming to our site, etc. This information is used in an aggregated manner to analyse how people use our site, such that we can improve our service.

Our website uses cookies which allow us to identify the browsers used by those using our site. Cookies do not identify individuals; they simply allow us to track usage patterns so that we can measure the level of interest in various areas of our site. All browsers have a facility to notify users when they receive a cookie and elect to either accept it or not. We use cookies to improve the experience of people using our website.

Our site has links to other websites not owned or controlled by us. We are not responsible for these sites or the consequences of visiting those sites.

## Contact Details

### **Wealth Integrity Pty Ltd**

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T: 02 6628 0334

W: [www.shumeassociates.com.au](http://www.shumeassociates.com.au)

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