

Privacy Policy

We take the privacy of your personal information seriously and we are committed to complying with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

This privacy policy outlines our policy on how we manage your personal information.



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Collecting your personal information

Your personal information will be collected by MISSEO Wealth and MWM Capital Pty Ltd an Australian Financial Services Licensee, for the purposes of:

- providing you with the advisory services you have requested;
- managing our relationship with you, including management and administration tasks such as answering your requests and concerns, conducting market research and taking any required action;
- completing documentation and forms, including identifying you or verifying your authority to act on behalf of a customer;
- to protect our business and other clients from fraudulent or unlawful activity;
- to comply with relevant laws, regulations, and other legal obligations;
- to help us improve the services we offer to clients, including contacting you about services in which you may be interested; and
- for any purpose for which you have given your consent.

You can let us know at any time if you no longer wish to receive contact by contacting us on 07 3003 4800 or sending us an email.

To enable us to provide you with financial advice suitable for your objectives, financial situation and individual needs we need to obtain and retain personal information about you. This includes:

- your name, contact details and date of birth and the same for closely related family members as needed;
- employment details and history;
- financial details including information about your financial needs and objectives, your current financial circumstances including your assets and liabilities, income, expenditure, insurance cover and superannuation;
- details of your investment preferences and risk tolerance;
- family circumstances and social security eligibility; and
- any other information that we consider necessary including health history when providing life insurance or estate planning services.

The personal information collected may include sensitive information such as health information and memberships of professional or trade associations. Generally, your personal information will be collected when you meet with your adviser in person, provide your adviser with information over the telephone or with written material. We may need to collect personal information from third parties, such as your accountant, superannuation or investment product provider.

We may receive personal information about you when we have taken no active steps to collect that information. We destroy all unsolicited personal information, unless the personal information is relevant to our purposes for collecting personal information.

How your personal information is held

Your personal information is generally held in client files or a computer database in a secure archiving facility.

We take reasonable steps to ensure personal information we hold is protected from misuse and loss and from unauthorised access, modification and disclosure. Some of the measures we have adopted for the secure storage of personal information, having secure offices and access controls for our computer systems.

We also take reasonable steps to destroy or permanently de-identify personal information we no longer need for any purpose for which it may be used or disclosed under the Australian Privacy Principles.

Using and disclosing your personal information

Your personal information may be disclosed for purposes related to the provision of the financial advice you have requested. The types of service providers we may provide with your personal information include:

- other professionals and organisations involved in providing the financial advice you have requested (which may include ongoing service) such as fund managers who assist us in providing financial advice and paraplanners;
- insurance providers, superannuation trustees and product issuers in connection with the provision of the financial advice you have requested;
- organisations which assist in operating a financial planning business such as those provide administrative, financial, accounting, insurance, research, legal, computer or other business services;
- your representatives or service providers such as your accountant, solicitor, tax agent, stockbroker or bank with your prior consent;
- organisations involved in a business restructure or a transfer of all or part of the assets of our business or the due diligence procedures prior to any such sale or transfer;
- government authorities and other organisations when required by law; and
- organisations you have consented to your personal information being disclosed to.

We will seek to ensure your personal information is not used or disclosed for any purpose other than:

- the primary purpose for which it was collected or a related secondary purpose;
- where you have consented to the use or disclosure; or
- in other circumstances where the Australian Privacy Principles authorise the use or disclosure such as when it is required by or authorised under law.

We may disclose your personal information to third parties who provide services to us, in which case we will seek to ensure that the personal information is held, used or disclosed consistently with the Australian Privacy Principles.

Organisations outside Australia

Currently, we do not share your information with organisations outside Australia.

We may store your information in the cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed. Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

We will not send personal information to recipients outside of Australia unless:

- we have taken reasonable steps to ensure that the recipient does not breach the Privacy Act and the Australian Privacy Principles;
- the recipient is subject to an information privacy scheme similar to the Privacy Act; or
- the individual has consented to the disclosure.

Accessing your personal information

You can gain access to your personal information we hold. This is subject to exceptions allowed by law such as where providing you with access would have an unreasonable impact upon the privacy of others. If we deny a request for access, we will provide you with the reasons for this decision. To request access please contact us (see "Contacting Us and Privacy Issues" below).

Correcting your personal information

We take reasonable steps to ensure the personal information we collect, use or disclose is accurate, complete and up-to-date. If you believe any of the personal information, we hold is not accurate, complete or up-to-date please contact us (see "Contacting Us and Privacy Issues" below) and provide us with evidence it is not accurate, complete and up-to-date.

If we agree the personal information requires correcting, we will take reasonable steps to do so. If we do not correct your personal information, we will provide you with the reasons for not correcting your personal information. If you request, we associate with the information a statement claiming the information is not accurate, complete and up-to-date we will take reasonable steps to comply with this request.

Contacting Us and Privacy Issues

You can obtain further information on request about the way in which we manage the personal information that we hold, or you can raise any privacy issues with us, including a complaint about privacy, by contacting us on 07 3003 4800. We are committed to resolving your complaint.

If you still feel your issue hasn't been resolved to your satisfaction, then you can escalate your privacy concerns to:

MWM Capital Manager:

Phone: 07 3003 4800

Email: management@missowealth.com

Office of the Australian Information Commissioner

www.oaic.gov.au/privacy

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Australian Financial Complaints Authority (AFCA):

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au