

## Privacy Policy

### One Advisory Wealth Management Pty Ltd

#### Our Commitment

One Advisory Wealth Management Pty Ltd is committed to providing you with the highest levels of client service. We recognise that your privacy is very important to you. The Privacy Act 1988 (Cth) as amended, sets out a number of Australian Privacy Principles. Our aim is to both support and ensure that we comply with these principles. Further information on privacy in Australia may be obtained by visiting the website of the Office of the Australian Information Commissioner at [http:// www.oaic.gov.au](http://www.oaic.gov.au).

One Advisory Wealth Management believes that this Privacy Policy discloses how the personal information you provide to us and our representatives, is collected, used, held, disclosed and disseminated.

In order to fulfil our regulatory and legislative requirements in providing comprehensive advice to you, we collect personal information from you. This information is used to provide you with:

- A relevant product or service
- Managing and administering the product or service
- Protecting against fraud

Our privacy policy will be provided to you without charge upon request in either hard or soft copy. We encourage you to check out website regularly for any updates to our Privacy Policy.

#### Your Personal Information

As a financial planning organisation, we are subject to certain legislative and regulatory requirements which necessitate us to obtain personal information about you, including s961B of the Corporations Act (requirement to act in a client's best interests). Detailed below is some of the information we may require from you to provide you with advice:

- your name, date of birth, tax file number, current addresses, telephone/mobile/fax numbers, e-mail address;
- information regarding your dependents and family commitments;
- your occupation, employment history, details family commitments, social security eligibility, health information or other information the organisation considers necessary;
- your financial needs and objectives;
- your assets and liabilities (current and future), income, expenses;
- your superannuation and insurance details;
- your social security entitlements, and
- your risk profile details.

## How We Collect Personal Information

One Advisory Wealth Management collects personal information in a number of ways, including:

- directly from you, when you attend a face-to face interview;
- directly from you, when you provide information through a data collection form;
- directly from you, when you provide information by phone;
- directly from you via an email or the internet;
- directly from fund managers, superannuation funds, life insurance companies, accounting firms and other product issuers once authorisation has been provided by you. You have a right to refuse us authorisation to collect information from a third party, and
- press reports or published mediums.

## How We Use Your Personal Information

The information in this document details how we comply with the Privacy Act including:

- What is the purpose?
- Who is my information disclosed to?
- What law requires collection?
- What are the consequences?

Primarily, your personal information is used in order to provide comprehensive and/or limited financial planning services to you. We may also use the information that is related to the primary purpose and it is reasonable for you to expect the information to be disclosed.

From time to time, we may provide you with direct marketing material. This will include articles and newsletters that may be of interest to you. We may also use such information for customer/member satisfaction surveys and events such as “loyalty programs”. If, at any time, you do not wish to receive this information any further, you may contact us with this request. We will endeavour to meet your request within 2 weeks. We maintain a Register for those individuals not wanting direct marketing material.

If you provide inaccurate or incomplete information, we may not be able to provide you with the products or services you are seeking.

## When We Disclose Your Personal Information\*

In line with modern business practices common to many financial institutions and to meet your specific needs we may disclose your personal information to the organisations described below.

The Corporations Act has provided the Australian Securities and Investments Commission with the authority to inspect certain personal information that is kept on our files about you.

We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

For the purposes set out above, we may disclose your personal information to organisations outside One Advisory Wealth Management. The organisations to which we disclose information may include:

- superannuation fund trustees, insurance providers, fund managers and other product providers in order to manage or administer your product or service;
- One Advisory Accountants, if they provide administration services on your behalf;
- Thornton Group (Australia) Pty Ltd as the Licensee.
- compliance consultants to ensure that our representatives are meeting our compliance standards;
- paraplanning contractors or temporary staff to handle workloads during peak periods;
- mailing houses;

- your professional advisers, including your solicitor or accountant as authorised by you;
- information technology service providers to maintain, review and develop our business systems, procedures and infrastructure including testing or upgrading our computer systems;
- government and regulatory authorities and other organisations, as required or authorised by law, for example, to government or regulatory bodies for the purposes related to public health or safety, the prevention or detection of unlawful activities or to protect public revenue;
- another authorised representative of One Advisory Wealth Management, if necessary;
- a potential purchaser/organisation involved in the proposed sale of our business for the purpose of due diligence, corporate re-organisation and transfer or all or part of the assets of our business;
- product planning and development advisers;
- where you have given your consent including your legal advisers, and
- a new owner of our business that will require the transfer of your personal information.

In addition, our employees and the outsourcing companies/contractors are obliged to respect the confidentiality of any personal information held by One Advisory Wealth Management.

One Advisory Wealth Management takes its obligations to protect your information seriously. As part of our operations some uses and disclosures of your information may occur outside your State or Territory. In some circumstances we may need to obtain your consent before this occurs.

In the event of that we propose to sell the business, we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them.

### **How We Store and Secure Your Personal Information**

We keep your personal information in your electronic client file. These files are accessible to authorised personnel only and are appropriately secured.

In the operational aspects of managing your financial needs, we use a variety of software systems and tools to support our processes. This includes artificial intelligence tools for tasks such as automating workflows, summarising notes, and assisting with communication. We conduct due diligence on all systems and restrict the input of sensitive personal information to ensure your data is protected. In some cases, we may also engage third-party service providers, both onshore and offshore, to assist with administrative tasks. These providers are subject to strict data protection protocols.

Your personal information is held on our computer database. All computer-based information is protected through the use of access passwords. Data is backed up regularly and stored securely off site. Other measures taken are:

- Confidentiality requirements for our employees
- Security measures for systems access
- Providing a discrete environment for confidential discussions

Personal information will be treated as confidential information and sensitive information will be treated highly confidential.

It is a legislative requirement that we keep all personal information and records for a period of 7 years. Should you cease to be a client of ours, we will maintain your personal information electronically in a secure manner for 7 years. After this, the information will be archived.

## **Ensure Your Personal Information Is Correct**

One Advisory Wealth Management takes all reasonable precautions to ensure that the personal information we collect, use and disclose, is accurate, complete and up-to-date. To ensure we can maintain this level of accuracy and completeness, we recommend that you:

- inform us of any errors in your personal information as soon as possible, and
- update us with any changes to your personal information as soon as possible.

You have the right to request correction of any of your personal information by contacting your adviser.

## **Access to Your Personal Information**

You have a right to access your personal information, subject to certain exceptions allowed by law. We ask that you provide your request for access in writing (for security reasons) and we will provide you with access to that personal information. Access to the requested personal information may include:

- providing you with copies;
- providing you with the opportunity for inspection, or
- providing you with a summary.

If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information.

Some exceptions exist where we will not provide you with access to your personal information if:

- providing access would pose a serious threat to the life or health of a person;
- providing access would have an unreasonable impact on the privacy of others;
- the request for access is frivolous or vexatious;
- the information is related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
- providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- providing access would be unlawful;
- denying access is required or authorised by or under law, and
- providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security.

Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal.

## **Using Government Identifiers**

Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

## **Dealing with us anonymously**

You can deal with us anonymously where it is lawful and practicable to do so. For example, if you telephone requesting our postal address.

## Your sensitive information

Without your consent we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of professional or trade association, membership of a trade union, details of health, disability, sexual orientation, or criminal record.

This is subject to some exceptions including:

- the collection is required by law, and
- when the information is necessary for the establishment, exercise or defence of a legal claim.

We may only use sensitive information about you for direct marketing once we have obtained your consent.

## Complaints Resolutions

Please contact our Licencee General Manager if you wish to complain about any breach or potential breach of your privacy rights. Your complaint will be responded to within 7 days.

General Manager of Thornton Group on (08) 8271 5144, or put your complaint in writing and send it to:

Thornton Group

Att: General Manager

182 Fullarton Road

DULWICH SA 5065

Email: [dlolicato@thorntongroup.com.au](mailto:dlolicato@thorntongroup.com.au)

If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Australian Information Commissioner (OAIC). You can do this by visiting [www.oaic.gov.au](http://www.oaic.gov.au) and submitting an online form;

Obtaining a hard copy form at [www.oaic.gov.au/about-us/contact-us-page](http://www.oaic.gov.au/about-us/contact-us-page)

Phone: 1300 363 992;

Fax: 02 9284 9666;

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

The Office of the Australian Information Commissioner is also available via Social Media outlets. Please refer to the Contact Us page at [www.oaic.gov.au/about-us/contact-us-page](http://www.oaic.gov.au/about-us/contact-us-page).

## Our Website

One Advisory Wealth Management website provides links to third party websites. The use of your information by these third- party sites is not within the control of One Advisory Wealth Management and we cannot accept responsibility for the conduct of these organisations. Other websites are not subject to our privacy standards, policies and procedures. You will need to contact or review those websites directly to ascertain their privacy stands, policies and procedures.

You may register with us to receive newsletters and other information. By doing so, your name and email address will be collected and stored on our database. We take care to ensure that the personal information you give us on our website is protected. For example, our website has electronic security systems in place, including the use of firewalls and data encryption.

If you do not wish to receive any further information from us, or you wish to update your registration details, please email your request to us. We will endeavour to meet your request within 5 working days.

Our Website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

## **Spam Act**

Spam is a generic term used to describe electronic 'junk mail'- unwanted messages sent to a person's email account or mobile phone. In Australia, spam is defined as 'unsolicited commercial electronic messages.

'Electronic messaging' covers emails, instant messaging, SMS and other mobile phone messaging, but not cover normal voice-to-voice communication by telephone.

One Advisory Wealth Management complies with the provisions of the Spam Act when sending commercial electronic messages.

Of equal importance, One Advisory Wealth Management makes sure that our practices are in accordance with the Australian Privacy Principles in all activities where they deal with personal information. Personal information includes our clients contact details.

## **Internal Procedure for dealing with communications**

The three key steps One Advisory Wealth Management follows:

- **Consent** – Only commercial electronic messages are sent with the addressee's consent – either express or inferred consent.
- **Identify** – Electronic messages will include clear and accurate information about the person and the group that is responsible for sending the commercial electronic message.
- **Unsubscribe** – We ensure that a functional unsubscribe facility is included in all our commercial electronic messages and deal with unsubscribe requests promptly.

## **Consent to such communications**

Commercial messages will only be sent to you when you have given consent. This may be express consent – a direct indication that it is okay to send the message, or messages of that nature or inferred consent based on our business or other relationship with you and your conduct.

## **Comply with the law regarding viral messages**

One Advisory Wealth Management ensures that Commercial Communications that include a Forwarding Facility contain a clear recommendation that the Recipient should only forward the Commercial Communication to persons with whom they have a relationship, where that relationship means that person could be said to have consented to receiving Commercial Communications.

## **Comply with the age sensitive content of commercial communication**

Where the content of a Commercial Communications seeks to promote or inspire interaction with a product, service or event that is age sensitive, the One Advisory Wealth Management takes reasonable steps to ensure that such content is sent to Recipients who are legally entitled to use or participate in the product service or event

## **Comply with the Notifiable Data Breaches Scheme**

One Advisory Wealth Management is obliged to notify you if an 'eligible data breach' has occurred, in addition to notifying the Australian Information Commissioner (the Commissioner).

## Contact Details

**One Advisory Wealth Management Pty Ltd is a Corporate Authorised Representative  
(AR # 001284169) of Thornton Group (Australia) Pty Ltd - License Number: 223670**

General Manager: David Lolicato  
Address: 182 Fullarton Road  
Dulwich SA 5065  
Telephone: 08 8271 5144  
Facsimile: 08 8271 5133  
E-mail: [dlolicato@thorntongroup.com.au](mailto:dlolicato@thorntongroup.com.au)