

## PRIVACY POLICY

This policy applies to Redwood Wealth Alliance Pty Ltd and all our representatives. It explains our policy in relation to the collection and management of personal information we collect from individuals. The Privacy Act requires us to handle personal information in accordance with the Australian Privacy Principles.

### Collection of Information – What is collected and why we collect it

Personal information means information, or an opinion about, an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion. We are an Australian Financial Services Licensee ("AFSL"). When we provide you with financial services, we may be required by Corporations Act and regulatory requirements to seek to obtain certain personal information about you, including, but not limited to, your:

- Name, date of birth, contact details and tax file number.
- Employment details and employment history.
- Financial details.
- Details of your investment preferences and attitude or tolerance to investment and financial risk.
- Information about your financial needs and objectives.
- Information about your employment history, employment circumstances, family commitments and social security eligibility.

### Sensitive Information

We may also need to collect sensitive information. Sensitive information may include health information, racial information, genetic information, etc.

We will only collect sensitive information that is reasonably necessary for us to perform our functions or activities in advising you and dealing with you.

### Anonymity and pseudonymity

You may choose to deal with us anonymously, or using a pseudonym where it is lawful and practicable to do so.

### How is information collected?

We collect information in a number of ways, including:

- Directly from you such as when you provide the information at meetings, by phone, email, in data collection forms and when you visit our website. Our website uses 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.
- Indirectly from your accountant, your lawyer, fund managers, superannuation funds, life insurance companies and other product issuers once you have authorised us to obtain such information or authorised other parties to provide us with this information.

### Are you obliged to provide us personal information?

You are not required to provide us the information that we request, or to allow us to collect information from third parties. However, where you choose not to provide us with the information we request, we may not be able to provide you with services that you have requested from us, and we may elect to terminate our arrangement with you. Importantly, if you provide either inaccurate or incomplete information to us you risk obtaining products, services or investments that may not be appropriate or suitable for your needs and you may risk suffering a financial detriment or financial loss.

### What happens if we obtain information about you which we have not solicited?

Where we receive unsolicited personal information about you, we will consider if we could have collected the information if we had solicited the information. Where we determine that we could have collected the personal information from you, we will treat your personal information in the same manner as if we have solicited the information directly from you. Where we determine that we could not have collected the personal information, we will destroy the information or ensure that the information is de-identified as soon as practicable.

### Use of information

We use your personal information for the primary purpose for which the information was obtained. As an AFS licensee, that will typically mean for the purpose of:

- Providing financial services to you.
- Implementing investment or risk management recommendations on your behalf.

### Do we disclose personal information for marketing?

We may use your personal information to offer you products and services that we believe may interest you. We may also disclose your personal information to external associates and service providers who assist us to provide services.

If you sign up for our newsletters, your name will be added to our database. If you no longer wish to be on our database, you should notify us by email and your name will be removed from our database. Our contact details are included at the end of this policy.

## Disclosure of information

We may disclose your personal information to:

- Our representatives.
- The product issuers of products and services that you have elected to acquire, vary or dispose of using our assistance.
- Our external service providers.

For example, information may be disclosed to the following parties:

- Product issuers for the purpose of giving effect to the recommendations made by us, and other organisations who support the products and services we offer.
- Other parties involved in the administration of your financial products or insurance cover (eg custodians, credit reporting bodies, actuaries, call centres, mail houses, product registries, any persons who propose to guarantee (or have guaranteed) repayment of any credit provided to you, mortgage insurers, claims assessors, etc).
- Our external service providers (eg IT providers, professional advisers and contractors).
- Government and regulatory authorities and other organisations, as required or authorised by law.
- Any person considering acquiring, or acquiring, an interest in our business.

## Government related 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, authorised by law or unless you have voluntarily consented to disclose this information to any third party.

## Cross-border disclosure of personal information

We do not currently disclose your personal information overseas.

## Storage and security of information

We store personal information in our computer database, hard copy files and in the Cloud. We take reasonable steps to ensure the personal information collected and held by us is protected from misuse, interference, loss, unauthorised access, modification or disclosure.

In the event you cease to be a client of ours, any personal information which we hold about you will be maintained for a period of not less than 7 years in order to comply with legislative and professional requirements.

## Access and correction of information

You may request access to the personal information we hold about you, and we will respond within a reasonable period after the request is made. Where we provide you access to such information, we may charge a reasonable fee to cover our costs. We will disclose the amount of such costs to you prior to providing you with the information.

We will take reasonable steps to ensure that the personal information that we collect, use or disclose is accurate, up-to-date, complete and relevant. In the event that you become aware, or believe, that any personal information which we hold about you is inaccurate or incomplete, you may contact us to correct the information.

If we disagree about the correction you have supplied, and refuse to correct the personal information, or if we believe that we are unable to comply with your request to access the personal information that you have provided us, we will give you a written notice to that effect. You have a right to make a complaint if you disagree with our decisions in relation to these matters (see below).

## Complaints

If you believe that we have breached the Australian Privacy Principles, or disagree with a decision that we have made in relation to our Privacy Policy, you may lodge a complaint with us. To enable us to understand and deal with your complaint in a timely fashion you should set out a brief description of your privacy problem, the reason for your complaint and what action or remedy you are seeking from us. Please address your complaint to our Privacy Officer. Our contact details are included below.

Your complaint will be investigated and responded to within 30 days. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Australian Information Commissioner.

## Policy updates

This policy is subject to change from time to time. The most current version of our Privacy Policy can be obtained from our website ([www.redwood.com.au](http://www.redwood.com.au)) or by contacting us.

## Contact Details

Privacy Officer: Linda McDonough  
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SUBIACO WA 6008  
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