

## Privacy Policy

---

Version: 1 November 2017

### Protecting Client Personal Information is Important

Hall Chadwick Wealth Advisory respects your privacy and is committed to protecting your privacy. We are bound by the National Privacy Principles established under the Privacy Act. This Privacy Policy sets out our commitment to those principles.

### The Information We Collect

Your personal information is collected for the purpose of providing high standards of Financial Advice to you.

The nature of personal information collected and maintained by Hall Chadwick Wealth Advisory generally comprises name, address, and contact details (including phone numbers, fax and e-mail address). We may also hold the following information about you:

- Occupation;
- Tax file number, where you have provided it to us;
- Information relevant to your financial situation, including your salary, other sources of income, levels of debt and living expenses;
- Your financial objectives, financial needs, and your attitude to investment risk;
- Your employer's name and address;
- The names and addresses of your dependants or beneficiaries; and
- Other information that you have provided to us.

Personal information about you will usually be collected during face-to-face interviews, email/internet or over the telephone. We will only collect information from you by lawful and fair means, without being unreasonably intrusive.

Please notify Hall Chadwick Wealth Advisory if your personal information or circumstances change so we may update our records and ensure our advice to you remains appropriate for your situation and objectives.

### Security of Information

In certain circumstances such as when completing a Fact Find questionnaire and insurance applications, we may request sensitive information such as health details from you. We will ask you to consent to our proposed use of the information.

### Use of Information

Hall Chadwick Wealth Advisory will use the information you provided for the following:

- Provide advice and services,
- Implementing and completing our advice.
- Notifying related external parties to changes in your circumstance, i.e. address.
- Hall Chadwick Wealth Advisory may provide information to other departments of the Hall Chadwick group. This applies only to those clients who also use the services of these departments.

## Privacy Policy

---

Version: 1 November 2017

### Disclosing Your Personal Information to Outside Parties

We will not disclose information about you unless:

- We are required by law or other regulations (e.g. ASIC, the Courts and the Australian Tax Office have the power to order us to disclose information about your accounts);
- We are authorised by law (e.g. to protect our interests or where we have a duty to the public to disclose); or
- You have consented to our disclosing the information about you.

We will not disclose your personal information unless the disclosure:

- Has your consent (expressly or implied);
- Is required, or allowed under law, or in connection with legal proceedings;
- Is to organisations with whom we have a business relationship that are bound by strict confidentiality. For example, those authorised by us to provide limited financial, administrative and other services on behalf of us. We will only provide these organisations the information they need to deliver the service. You agree that not all recipients of your personal information may have privacy policies equivalent to Hall Chadwick Wealth Advisory and you consent to the disclosure of your personal information for those purposes.

### Access to Your Information

You may request access to the personal information we hold about you. We may allow an inspection of your personal information in person, or provide copies or a summary of relevant documents, depending on what is the most appropriate in the circumstances. Any charge we make for providing access will be reasonable and if there is a fee for this service we will advise you prior to providing your information.

### Our Security Procedures

Hall Chadwick Wealth Advisory takes your privacy very seriously. We take reasonable steps to protect any personal information you provide to us from misuse, loss or unauthorised access, modification and disclosure. We review our security procedures regularly.

### Changes to this Privacy Policy

We reserve the right to review and amend this Privacy Policy from time to time and to notify you by posting an updated version on our website ([www.hallchadwick.com.au](http://www.hallchadwick.com.au)).