



Privacy Consent and Statement

vJan2024

Financial Advisor Details

Your Advisor is an Authorised Representative of either:

WSP Pty Ltd (ABN 50 197 426 140) t/as Wealth & Security Planners and Streamline Financial Planning, Corporate Authorised Representative Number 276684; or

Advice4me Financial Services Pty (ABN 64 614 479 088), trading as Advice4Me, Corporate Authorised Representative Number 1268215.

The above Corporate Authorised Representatives were appointed by Australian Financial Directions Pty Ltd (ABN 14 135 004 947, AFSL Number 344971) to provide you with financial service(s).

| | | | |
|---------------------------|--|-------------------|---|
| Financial Advisor: | Michael O'Hara , Authorised Representative Number 241386 John Claessen , Authorised Representative Number 241385 Simon Tomkinson , Authorised Representative Number 241387 Kerry Franklin , Authorised Representative Number 241383 | | |
| Street Address: | Level 1, 197 Adelaide Terrace, East Perth WA 6004 | | |
| Postal Address: | PO Box 6222, East Perth WA 6892 | | |
| Email: | planners@wsp.com.au planners@a4m.com.au | Telephone: | 08 6556 2900 Advice4Me; 08 6556 2999 |
| Website: | www.wsp.com.au / www.streamlinefinancial.com.au / www.a4m.com.au | | |

Licensee Details

| | | | |
|------------------------|---|-------------------|----------------|
| Name: | Australian Financial Directions Pty Ltd | | |
| AFSL: | 344971 | ABN: | 14 135 004 947 |
| Street Address: | Level 1, 197 Adelaide Terrace, East Perth WA 6004 | | |
| Postal Address: | PO Box 6222, East Perth WA 6892 | | |
| Email: | afd@ausfindir.com.au | Telephone: | (08) 6556 2992 |

You Consent To:

Client

1. The collection, use and disclosure to "relevant third parties" of Your information (including sensitive information) for the primary purposes of You receiving or obtaining financial services or financial products. Reference to relevant third parties in this context can include, but is not limited to, Our firm's professional advisers, technical services teams (such as para-planners), auditors, contractors, IT specialists, offsite data storage services (including 'cloud storage') and others that assist Us with the provision of financial services and financial products to You. If You do not consent to these terms, or withdraw Your consent, We may not be able to provide services to You; ✓
2. The collection, use and disclosure to relevant third parties (referred to in point 1 above) of Your information (including sensitive information) for the secondary purposes of maintaining Your information, and notifying You of products or services that You may be interested in and referring You to Our related entities including WSP Administration Trust, SFPS Unit Trust, Advice4me Financial Services Pty Ltd. If You do not consent to these terms, or withdraw Your consent, We may not be able to provide services to You; ✓
3. The collection, use and disclosure to relevant third parties (referred to in point 1 above) of Your information can include outsourced entities and persons in India¹ and Sri Lanka² that We or Our Licensee Australian Financial Directions Pty Ltd uses in providing You with financial services and financial products. If, the overseas recipient of the information breaches the Australian Privacy Principles, You acknowledge and agree that redress under the Australian Privacy legislation may not be available. Separately, and in addition, You acknowledge and agree that the overseas recipient may be subject to a foreign law that could compel the disclosure of Your information to a third party, such as an overseas government authority. If You do not consent to these terms, or withdraw Your consent, certain services We ordinarily provide to clients that require the services of overseas outsourced providers may not be available to You; ✓
4. The collection, disclosure and use of Your tax file number (TFN) may be required to assist in providing financial services and financial products. You understand that a failure to provide Your TFN is not an offence, however, a failure to provide a TFN to a product provider or service provider may require the product/service provider to deduct tax from the financial products held by You at the highest marginal tax rate. You understand the rules related to the collection, disclosure and use of tax file number is outlined in the (Taxation Administration Act 1953, Superannuation Industry (Supervision) Act 1993 and other taxation law, superannuation law and personal assistance law as defined in the Privacy (Tax File Number) Rule 2015; and ✓
5. Unless otherwise advised by You, the collection, disclosure and use of Your information (including sensitive information) for direct marketing purposes by Us or Our Licensee Australian Financial Directions Pty Ltd. ✓

Important:

- We cannot enter into any arrangement unless you have reviewed and given your consent to all of the terms in this Privacy Consent. You should contact us if you have any concerns.
- You understand that You can amend or revoke the consent provided to Us by giving Us a written notice, but We will not be able to continue providing You with all or some services under this Agreement.
- Unless, You have written 'No' in any of the above boxes, I/we agree with the above Privacy Consent:

Client signature (above)

Name:

Date:

¹ AFD and WSP group utilises the AdviserLogic database, owned by the global firm Morningstar and with support in India. The *Morningstar Australia and New Zealand Privacy Disclosure* can be found here; <https://www.morningstar.com/en-au/company/privacy-policy>

² WSP group utilises support services through the Australian firm Engage Financial Solutions and with support in Sri Lanka. The Engage Financial Solutions Privacy Policy can be found here; <https://engagefinancial.com.au/privacy-policy/>. Details regarding the security process can be found here; <https://engagefinancial.com.au/data-security/>

Privacy Statement

We need to collect personal information about you to provide you with financial & related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

How information is collected from you

We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek a financial service from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- We collect information from third parties about a financial service or product in relation to which you seek our services;
- We're unable to contact you and we rely on public information to update your contact details; or
- We exchange information with your legal or financial advisers or other representatives.

When the law authorises or requires collection of information

Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

How your information may be used

We may use your information for purposes including:

- Giving you financial advice;
- Giving you information about a financial product or related services;
- Considering whether you are eligible for financial product or any related service you requested;
- Assisting you to prepare an application for a financial product;
- Administering services we provide, for example, to answer requests or deal with complaints;

- Administering payments we receive, or any payments we make, relating to your financial product;
- Identifying you;
- Telling you about other products or services we make available and that may be of interest to you, unless you tell us not to;
- Telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you, unless you tell us not to;
- Allowing us to run our business efficiently and perform general administrative tasks;
- Preventing or investigating any fraud or crime or any suspected fraud or crime;
- As required by law, regulation or codes binding us; and
- Any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

What happens if you don't provide information

If you don't provide your information to us, it may not be possible to:

- Assist in finding a financial product relevant to your circumstances;
- Verify your identity or protect against fraud; or
- Let you know about products or services that might be suitable for your financial needs.

Sharing your information

General

We may use and share your information with other organisations for any purpose described above.

Sharing with your representatives and referees

We may share your information with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants or real estate agents); and
- your referees, like your employer, to confirm details about you.

Sharing with third parties

We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include:

- The product providers through whom we may submit your application;
- Australian Financial Directions Pty Ltd, holder of an Australian Financial Services Licence (AFSL 344971), that authorises us to engage in financial service activities;
- Referrers that referred your business to us;
- Financial services suppliers with whom we have arrangements;
- Valuers;
- Product providers, brokers, investment advisers, security dealers and other loan or lease intermediaries;
- Organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;
- Government or regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- Guarantors and prospective guarantors of your financial services product;
- Service providers, agents, contractors and advisers that assist us to conduct our business;
- Any organisation that wishes to take an interest in our business or assets; and
- Any third party to which you consent to us sharing your information.

Sharing outside of Australia

Whilst we are not likely to share/disclose your information to overseas third parties, we may store your information in a cloud-based or other types of networked or electronic storage platform. Irrespective, we will first seek your consent prior to sharing with or disclosing your information to any overseas third party.

Privacy policy

Our Privacy Statement is underpinned by the Licensee, Australian Financial Directions Pty Ltd. You can find out more about how your information is managed by reading their Privacy Policy, which is available by contacting us or following the links in the footnote³ below. The Privacy Policy sets out how you can ask to access and seek to correct information we hold about you and how you may make a complaint against us about a privacy issue.

Information about other people

If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

- We have collected their information to provide those services or for any other purpose set out in this privacy statement;
- We may exchange this information with other organisations set out in this privacy statement;
- We handle their personal information in the way set out in the Licensee's Privacy Policy and this privacy statement and they can:
 - Access or request a copy of that privacy policy or this privacy statement; or
 - Access the information we hold about that other person,by using our contact details above; and
- We may not be able to provide those services to you unless we obtain their information.

Further information

You can find out more about how we manage your information by contacting us.

End

³ <https://ausfindir.com.au/wp-content/uploads/2023/07/20230731-Privacy-Policy-Jul-2021-web-version.pdf>