

## **Privacy Notification Statement**

Your financial adviser, Investment & Planning Services Pty Limited and GWM Adviser Services Limited trading as Garvan Financial Planning are committed to protecting the privacy of your personal information. Below is some information about how your personal information will be handled by them.

### **Your Financial Adviser and Investment & Planning Services Pty Limited Privacy Information**

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#### **Collecting your personal information**

Your financial adviser and Investment & Planning Services Pty Limited who are an authorised representative of GWM Adviser Services Limited trading as Garvan Financial Planning, an Australian Financial Services Licensee, collects your personal information for a variety of purposes, including providing you with the financial services that you have requested (such as providing you with financial advice), managing your financial adviser's relationship with you and contacting you about products and services in which you may be interested. Your financial adviser and Investment & Planning Services Pty Limited may also be required to collect your personal information pursuant to legislation and regulatory requirements.

If the personal information requested by your financial adviser and Investment & Planning Services Pty Limited is not provided your financial adviser and Investment & Planning Services Pty Limited may not be able to provide you with financial services, including providing you with financial advice that is appropriate to your investment needs, objectives and financial circumstances.

#### **Using and disclosing your personal information**

Your personal information may be used and disclosed by your financial adviser and Investment & Planning Services Pty Limited for the purposes outlined above and for related purposes.

The types of service providers to whom your financial adviser and Investment & Planning Services Pty Limited may provide your personal information are:

- other financial advisers and organisations involved in providing the financial services you have requested (which may include ongoing services) 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 to you of the financial services you have requested;
- organisations that assist in operating a financial planning business such as those that 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;
- organisations involved in a business restructure or a transfer of all or part of the assets of the financial adviser's, their employer's (if any) or Investment & Planning Services Pty Limited business;
- government authorities and other organisations when required by law; and
- organisations that you have consented to your personal information being disclosed to.

#### **Gaining access to your personal information and contacting your financial adviser and Investment & Planning Services Pty Limited**

You can gain access to your personal information held by the financial adviser and Investment & Planning Services Pty Limited. In some circumstances allowed by law request for access can be denied. Your financial adviser and Investment & Planning Services Pty Limited can be contacted by calling 02 4227 5511.

## **GWM Adviser Services Limited Privacy Information**

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### **Your personal information and privacy**

MLC Ltd and its subsidiaries are members of the National Australia Group (“**Group**”). The privacy of your personal information has always been important to us at the National Australia Group. The Group includes MLC Ltd and all our other banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations.

This statement is an outline of certain matters relating to the collection and handling of your personal information by the Group.

The statement is for you if you are:

- a customer of the Group (“**Customer**”); or
- a representative of a Customer (for example, a signatory), a beneficiary (which includes a potential beneficiary) or some other kind of third party relevant to a Customer (for example, a guarantor) (each a “**Third Party**”).

A further explanation of our privacy practices is set out in our Privacy Policy.

### **Collecting your personal information**

The purposes for which your personal information is collected will depend on the organisation with which you deal. Personal information is collected by Group organisations offering:

- financial planning or broking services or investment products** such as managed funds, investment services, superannuation funds, investment bonds, retirement savings accounts and related lifestyle products or services.
- life insurance products or general insurance products** which includes those offered in conjunction with other Group products or services.
- trustee or custodial services** such as safe deposit boxes or custody of assets for managed funds or superannuation funds.
- banking and finance products or services** such as personal accounts, loans, credit cards, term deposits, Internet banking, e-commerce, derivatives, leasing and related lifestyle products or services.

If you are, or may be, acquiring or have acquired a product or service from a Group organisation, it will collect your personal information for the purposes of:

- providing you with the relevant product or service (including assessing your application and identifying you);
- managing and administering the product or service;
- protecting against fraud where it is a banking and finance, or insurance, product or service.

Group organisations may also collect your personal information for the purpose of letting you know about products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities in which you may be interested.

If you are a representative of a Customer then your personal information will be collected for the purpose of identifying you.

If you are a beneficiary your personal information will be collected for the purpose of determining whether you will be paid a benefit that has become payable upon another person’s death.

If you are any other type of Third Party your personal information will be collected for the purpose of providing the Customer with the relevant product or service (including assessing

their application and identifying them), managing and administering the product or service or protecting against fraud where it is a banking and finance or insurance product or service.

If a Group organisation does not obtain the information it seeks it may not be able:

- to process your request
- to manage or administer your product or service
- to tell you about other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs
- if you are a representative, to verify your authority to act on behalf of a Customer
- if you are a beneficiary, to consider the information you have not provided in determining whether you will be paid a benefit
- if you are another type of a Third Party, to provide a Customer with the relevant product or service (including assessing their application and identifying them), manage and administer their product or service or protect against fraud.

### **Using and disclosing your personal information**

In line with modern business practices common to many financial institutions and to meet your specific needs (such as where you have a financial adviser) we may disclose your personal information to the organisations described below. Where your personal information is disclosed we will seek to ensure that the information is held, used or disclosed consistently with the National Privacy Principles in the Privacy Act 1988 (Cwlth), any relevant Health Privacy Principles under state legislation<sup>1</sup> and other applicable privacy laws and codes.

#### **The relevant organisations are those:**

- involved in providing, managing or administering your product or service such as third party suppliers, other Group organisations, loyalty and affinity program partners, printers, posting services, call centres, lenders mortgage insurers and our advisers;
- which are Group organisations who wish to tell you about their products or services that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities, and their related service providers, except where you tell us not to;
- who are your financial adviser and their service providers including the mortgage broking aggregator involved with your adviser's mortgage broking business;
- involved in maintaining, reviewing and developing our business systems, procedures and infrastructure including testing or upgrading our computer systems;
- involved in a corporate re-organisation;
- involved in a transfer of all or part of the assets or business of a Group organisation;
- involved in the payments system including financial institutions, merchants and payment organisations;
- involved in product planning and development;
- which are your representatives including your legal advisers
- as required or authorised by law, for example, to government or regulatory bodies for purposes related to public health or safety, the prevention or detection of unlawful activities or to protect public revenue;
- where you have given your consent.

#### **In addition, for Group organisations offering:**

- financial planning or broking services or investment products** - other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers, organisations in which you invest and other organisations involved in our normal business practices (such as securitisation)
- life insurance products or general insurance products** - other organisations to which personal information is usually disclosed are medical professionals, medical facilities,

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<sup>1</sup> For example, those contained in the Health Records and Information Privacy Act 2002 (NSW), the Health Records Act 2001 (Vic) or the privacy provisions contained in Part 2 of the Health Records (Privacy and Access) Act 1997 (ACT)

health authorities, assessors, underwriters, reinsurers and fraud detection agencies and other organisations involved in our normal business practices.

- **trustee or custodial services** - other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers and other organisations involved in our normal business practices
- **banking and finance products or services** - other organisations to which personal information is usually disclosed are card producers, card schemes, credit and fraud reporting agencies, debt collection agencies, mortgage insurance companies, your guarantors, organisations involved in valuing, surveying, or registering a security property or which otherwise have an interest in such property, purchasers of debt portfolios, underwriters, reinsurers and other organisations involved in our normal business practices (such as securitisation)

Your personal information may also be used in connection with such purposes.

Because we operate throughout Australia and overseas, some of these uses and disclosures may occur outside your State and Territory and/or outside of Australia.

### **Gaining access to your personal information**

You can gain access to your personal information. This is subject to some exceptions allowed by law. We will give you reasons if we deny access.

Contact us to get a form requesting access (see contact details on back page). In some cases, we may be able to deal with your request over the telephone or over a counter.

### **Consent to Marketing Activity**

Your consent to communications, including by telephone call to the numbers provided by you or numbers you may provide later and e-mail where you have provided us with an e-mail address, by your financial advisor and group organisations for the purpose of letting you know about products and services in which you may be interested is presumed. Your consent will continue until you withdraw it. You can withdraw your consent at any time by contacting your financial adviser.

For more information about our Privacy Policy, please call **13 22 65** and select the option to speak to a Customer Service Representative

Or visit us at **[mlc.com.au](http://mlc.com.au)**

For more information about privacy in general, you can visit the Federal Privacy Commissioner's website **[privacy.gov.au](http://privacy.gov.au)**