

Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and IA Advice may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other Authorised Representatives, brokers and those who are authorised by IA Advice to review customers' needs and circumstances from time to time;

Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you.

- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

In 2010, the United States enacted a law (the HIRE Act) which included provisions commonly referred to as the "Foreign Account Tax Compliance Act" or FATCA. While the final regulations have not yet come into effect, FATCA will require participating non-US financial institutions to report certain information about financial accounts held directly or indirectly by US persons to the US Internal Revenue Service (IRS). To comply with these requirements, these participating financial institutions will be required to:

- undertake certain identification and due diligence procedures with respect to its existing and new account holders;
- report annually to the IRS on US persons who directly or indirectly own financial accounts; and

Generally withhold and pay 30% of US source income to the IRS, as well as gross proceeds from the sale of property that generates US source interest, or dividends made to US account holders failing to provide certain information. Beginning in 2017, withholding may also be required by participating non-US financial institutions on certain other payments of foreign source income. FATCA and potentially any intergovernmental agreement may affect the Responsible Entity and how it uses information you provide to us. Accordingly, when you apply to invest you agree to:

- provide us certain identification and other information that we may need in order for us to comply with our obligations under FATCA including obligations under any agreement with the IRS;
- waive any provision of foreign law that would, absent a waiver, prevent us from complying with our obligations under FATCA including obligations under any agreement with the IRS and acknowledge that, if you fail to provide such a waiver, we may withhold any payments to you;
- acknowledge that if you fail to provide information on a timely basis, you may be subject to a 30% US withholding tax;
- acknowledge that if you fail to comply with such obligations and such failure could result in us being unable to enter into or comply with any agreement with the IRS, we can terminate your investment; and
- acknowledge that you will indemnify us and the other Investors for any losses resulting from your failure to meet your obligations under this provision, including any withholding tax imposed by FATCA as a result of such failure.

Your adviser and IA Advice will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your planner or IA Advice holds about you at any time to correct.