

## **PRIVACY POLICY**

**Treysta** is committed to providing quality services to you and this policy outlines our ongoing obligations to you in respect of how we manage your Personal Information. At **Treysta**, we understand that the privacy of your information is important to you and we respect the confidentiality of the information that you provide to us. Protecting your information is an important part of maintaining trust between us and our clients and by handling information in a secure manner we build strong relationships.

We have adopted the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (the Privacy Act). The APPs govern the way in which we collect, use, disclose, store, secure and dispose of your Personal Information.

A copy of the Australian Privacy Principles may be obtained from the website of The Office of the Australian Information Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au)

### **What is Personal Information and why do we collect it?**

Personal Information is information or an opinion that identifies an individual. Examples of Personal Information we collect include names, postal addresses, email addresses, phone numbers, date of birth, financial information, employment details, residency and citizenship status.

We may also collect sensitive information about your medical history and your health and lifestyle to assist with providing financial advice/research about life insurance products.

This Personal Information is obtained in many ways including;

#### **Clients**

- Provided to us by you as part of our service offering and to assist in our research in deciding strategies and products which are appropriate to your respective needs
- Either face-to-face via a signed Fact Find, or over the phone.

#### **Third Parties**

- When authorised by you we may reach out to institutions, your employer and/or your accountant to obtain information.

### **How do we use your information?**

We collect your Personal Information for the primary purpose of providing our services to you. In addition, we may utilise this information to communicate news or special events to you.

We may also use your Personal Information for secondary purposes closely related to the primary purpose, in circumstances where you would reasonably expect such use or disclosure. You may unsubscribe from our mailing/marketing lists at any time by contacting us in writing.

When we collect Personal Information we will, where appropriate and where possible, explain to you why we are collecting the information and how we plan to use it.

We use the personal information provided by you as part of our service offering to help us prepare accurate and appropriate financial plans and strategies.

Some such information may be shared with third parties to be used exclusively for the purpose of the work we are doing for you.

## **Sensitive Information**

Sensitive information is defined in the Privacy Act to include information or opinion about such things as an individual's racial or ethnic origin, political opinions, membership of a political association, religious or philosophical beliefs, membership of a trade union or other professional body, criminal record or health information.

Sensitive information will be used by us only:

- For the primary purpose for which it was obtained
- For a secondary purpose that is directly related to the primary purpose
- With your consent; or where required or authorised by law.

## **Third Parties**

Where reasonable and practicable to do so, we will collect your Personal Information only from you. However, in some circumstances we may be provided with information by third parties. In such a case we will take reasonable steps to ensure that you are made aware of the information provided to us by the third party.

## **Disclosure of Personal Information**

Your Personal Information may be disclosed in a number of circumstances including the following:

- Third parties where you consent to the use or disclosure; and
- Where required or authorised by law.

## **Security of Personal Information**

We strive to ensure that the personal information that you provide to us is stored safely and securely. We take a number of precautions to protect the personal information we hold about you from misuse, interference and loss, and from unauthorised access, modification or disclosure.

We have a range of practices and policies in place to protect personal information we hold, including:

- educating our staff about how to protect your personal information and updating them about cybersecurity developments, threats and scams,
- requiring our staff to use passwords when accessing our systems,
- where appropriate, using strict confidentiality arrangements restricting third parties' use or disclose of personal information for any unauthorised purposes,
- employing physical and electronic means, including access controls (as required) to protect against unauthorised access to buildings,
- employing firewalls, intrusion prevention systems and virus scanning tools to protect against unauthorised persons, malware and viruses from entering our systems,
- the systems we use are on dedicated secure networks or transmit electronic data via encryption.
- We do not store any physical copies of the information received.

Where personal information is no longer required, we take steps to de-identify or destroy the information in a secure manner. However, most of the Personal Information is or will be stored in client files which will be kept by us for a minimum of 7 years.

## **Access to your Personal Information**

You may access the Personal Information we hold about you and to update and/or correct it, subject to certain exceptions. If you wish to access your Personal Information, please contact us.

**Treysta** will not charge any fee for your access request but may charge an administrative fee for providing a copy of your Personal Information.

In order to protect your Personal Information, we may require identification from you before releasing the requested information.

## **Maintaining the Quality of your Personal Information**

It is important to us that your Personal Information is up to date. We will take reasonable steps to make sure that your Personal Information is accurate, complete and up to date. If you find that the information we have is not up to date or is inaccurate, please advise us as soon as practicable so we can update our records and ensure we can continue to provide quality services to you.

## **Policy Updates**

We may amend or update our Privacy Policy as required by law or as our business processes or technology changes.

## **Privacy Policy Complaints and Enquiries**

If you have any queries or complaints about our Privacy Policy, please contact us at:

**Mail:** Level 10, 60 Carrington Street, Sydney, NSW, 2000

**Phone:** 02 9241 2575

**Email:** [info@treystawealth.com.au](mailto:info@treystawealth.com.au)

We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable. We will then investigate the complaint and respond to you within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.

If you are not fully satisfied with our response, you can contact an external body.

In cases of privacy related complaints, this is generally the Office of the Australian Information Commissioner (OAIC). The contact details for OAIC are:

**Mail** GPO Box 5218 Sydney NSW 2001

**Phone** 1300 363 992

**Email** enquiries@oaic.gov.au

**Online** [www.oaic.gov.au](http://www.oaic.gov.au)

You may also direct privacy complaints related to financial advice to the Australian Financial Complaints Authority (AFCA). The contact details for AFCA are:

**Mail** GPO Box 3, Melbourne, VIC 3001

**Phone** 1800 931 678 (free call)

**Email** info@afca.org.au

**Online** [www.afca.org.au](http://www.afca.org.au)