



GTG Advice Pty Ltd Privacy Policy

GTG Advice Pty Ltd (GTG Capital Partners) is committed to protecting the privacy and confidentiality of any personal information you provide to it. Personal information is any information that can be used to identify you or can be linked to you.

GTG Advice Pty Ltd is bound by the Privacy Amendment (Enhancing Privacy Protection) Act 2012 and the Australian Privacy Principles' (APPs). The APP regulates, among other things, the collection, storage, quality, use and disclosure of personal information.

This Privacy Policy outlines the type of personal information we collect, how that information is collected, used, stored and protected, and to whom we disclose personal information.

Information we collect

GTG Advice Pty Ltd collects personal information through a variety of ways. This includes through our standard forms, primarily the Client Profile and Risk Profile Questionnaires and Account Opening Forms, information that you may provide to us over the telephone or internet and information that you provide to us through a third party such as your accountant.

We only collect personal information that is necessary for us to provide services to you. The types of personal information we collect and hold about you include:

- Your name, date of birth, contact details
- Employment status and salary
- Details of your financial needs and objectives
- Details of your current financial circumstances, including your assets and liabilities, income, expenditure, insurance cover, superannuation and estate plan.
- Bank account details and tax file number.

Anti-Money Laundering/Counter-Terrorism Financing laws may require us to collect additional personal information.

Website

When browsing our website, our web servers automatically collect standard information as part of the HTTP web protocol – your IP address, browser type, operating system, access time, referring sites, pages viewed and other anonymous information.

We do not collect personal information using our website. GTG Advice Pty Ltd does not use cookies to collect information from you through our website.

Unsolicited Information

If GTG Advice Pty Ltd receives unsolicited personal and/or sensitive information and we determine that the information was not collected by us and it is not in a Commonwealth record, the information will be destroyed (if it is lawful and reasonable to do so) or the information will be re-identified.

Use and disclosure of personal information

GTG Advice Pty Ltd uses your personal information in provision of services to you, (including financial product advice, administration, record keeping and reporting to you) and in complying with relevant laws.

GTG Advice Pty Ltd may use and disclose the information we collect about you for the following purposes:

- To assist in providing information about a product or service;
- To consider your request for a product or service;
- To enable GTG Advice Pty Ltd to provide a product or service;
- To tell you about other products or services that may be of interest to you;



- To assist in arrangements with other organisations in relation to the promotion or provision of a product or service;
- To manage accounts and perform other administrative and operational tasks (including risk management, systems development and testing, staff training, collecting debts and market and customer satisfaction research);
- To consider any concerns or complaints you raise against GTG Advice Pty Ltd and/or to manage any legal action involving GTG Advice Pty Ltd;
- To identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- To identify you or establish your tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority; and
- As required by relevant laws, regulations, codes of practice and external payment systems.

We may need to **disclose your personal information** to:

- Any related entity of GTG Advice Pty Ltd which may use the information to:
 - Carry out GTG Advice Pty Ltd's functions and activities
 - Promote its own products and services;
 - Assess your application for one of its products or services;
 - Manage your product or service;
 - Perform administrative and operational tasks (including debt recovery); or
 - Comply with regulatory requirements and prudential standards;
- An organisation that is in an arrangement with GTG Advice Pty Ltd to jointly offer products and/or has an alliance with GTG Advice Pty Ltd to share information for marketing purposes (and any of its outsourced service providers or agents), to enable them or GTG Advice Pty Ltd to provide you with products or services and/or promote a product or service;
- Any agent, contractor or service provider that GTG Advice Pty Ltd engages to carry out or assist its functions and activities (for example, mailing houses or debt collection agencies);
- An organisation that assists GTG Advice Pty Ltd to identify, prevent or investigate fraud, unlawful activity or misconduct;
- Regulatory bodies, government agencies, law enforcement bodies and courts;
- Other parties GTG Advice Pty Ltd is authorised or required by law or court/tribunal order to disclose information to;
- Other credit providers;
- Mortgage insurers and any reinsurer of any such mortgage insurer;
- Your guarantors (and intending guarantors) and any person who has provided security for your loan;
- Any person who introduces you to GTG Advice Pty Ltd;
- Your referee(s)
- Your employer;
- Your joint borrower(s) or account holder(s); and
- Your adviser, your authorised agents; your executor, administrator or trustee in bankruptcy; your legal representative; your attorney; or anyone acting for you in connection with your account.

We take steps to ensure our agents and third parties keep your personal information confidential and only use it for the purpose for which they have been authorised.

If you have accessed our services through your financial adviser/accountant, your financial adviser/accountant will have access to the information we have collected from you, unless you inform us that you no longer have a relationship with that adviser/accountant.

If we wish to use any personal information other than notified to you in this Policy, we will not do so without your consent. We are permitted to use or disclose information held about you:

- Where we reasonably believe it is necessary to lessen or prevent a serious immediate threat to someone's health or safety or the public's health or safety; or
- Where we suspect an unlawful activity is or has been engaged in.



If you cease to be a client of GTG Advice Pty Ltd we may keep records about you, including personal information for at least 7 years to comply with legislative requirements.

Security of personal information

We regard the security of personal information as very important and take reasonable steps to ensure that all information is stored in a secure environment. These steps include password protection for electronic files, storing paper files in our secured office. Information we hold is accessible only by authorised personnel.

These security arrangements are reviewed and tested from time to time.

Access to and correction of your personal information

GTG Advice Pty Ltd is committed to maintaining accurate, complete and up-to-date information. In accordance with the APP you may, at any time, request access to personal information we hold about you. Sometimes it may not be possible for us to give you access in which case will provide you with an explanation.

You may also ask us to correct information we hold if it is inaccurate, incomplete or out-of-date.

Need to contact us

If you have any questions about our Privacy Policy or you want to make a complaint about how we have handled your personal information you should contact our Privacy Officer:

Phone: 1300 604 242

Email: info@gtgcapital.com.au

Post: GPO Box 550
Brisbane QLD 4001