

## PRIVACY POLICY

### Our Commitment

Greystone Wealth Pty Ltd ('Greystone') is committed to providing you with the highest levels of client service. We recognise that your privacy is very important to you. Our aim is to both support and ensure that we comply with the Australian Privacy Principles (APPs) as set out in the Privacy Amendment (Enhancing Privacy Protection) Act 2012.

### Your Personal Information

As a financial service provider, Greystone is subject to the Corporations Act 2001 and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, which require us to obtain personal information about you, including:

- Your name, contact details, date of birth, and tax file number.
- Information regarding your dependents and family commitments.
- Your occupation and employment history.
- Your financial needs and objectives.
- Your assets, liabilities, income, expenses, insurances, and social security entitlements.

### How We Collect Personal Information

Greystone collects personal information directly from you or from third parties once authorisation has been provided by you. You have the right to refuse us authorisation to collect such information from a third party. However, if you choose not to provide us with the information we request, we may not be able to provide you with services, and we may elect to terminate any arrangements we may have with you. Providing inaccurate or incomplete information may result in obtaining products or services that are not suitable for your needs.

### How We Use Your Personal Information

Primarily, your personal information is used to provide financial services to you. We may also use the information for the secondary purpose of:

- Identifying other products and services that may be of interest to you.
- Referring you to our related and associated entities.
- Conducting professional quality control review programs.
- Managing our business operations, such as maintaining secure IT systems.

From time to time, we may provide you with direct marketing material. If you do not wish to receive this information, you may contact us, and we will comply with your request within two weeks.

### When We May Disclose Your Personal Information

In line with modern business practices common to many financial institutions and to meet your specific needs, we may disclose your personal information to:

- Superannuation fund trustees, insurance providers, fund managers, and other product providers.
- Compliance consultants.
- Paraplanning contractors or temporary staff during peak periods.
- Mailing houses.
- Insurance reference bureaus and loss adjusters.
- Your professional advisers, including your solicitor or accountant, as authorised by you.
- Information technology service providers.
- Another Authorised Representative of Greystone if necessary.
- A potential purchaser/organisation involved in the proposed sale of our business, under confidentiality conditions.
- A new owner of our business requiring the transfer of your personal information.
- Government and regulatory authorities, as required or authorised by law.

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### Cross-border Disclosure of Personal Information

Your personal information may be disclosed to Greystone staff members and colleagues located in Australia and overseas. We will take all reasonable steps to ensure that overseas recipients comply with any relevant Australian Privacy Principles (APPs) and seek your informed consent prior to disclosing your information overseas. Be aware that if the overseas recipient breaches the APPs, redress under Australian Privacy legislation may not be available.

### How We Store and Secure Your Personal Information

We keep your personal information in physical client files or electronically, accessible only by authorised personnel. All personal information and records are kept for a period of seven years, after which they will be securely destroyed.

### Ensuring Your Personal Information is Correct

We take reasonable precautions to ensure that the personal information we collect, use, and disclose is accurate, complete, and up-to-date. Please inform us of any changes or errors in your personal information as soon as possible.

### Access to Your Personal Information

You may request access to the personal information we hold about you, and we will respond within a reasonable period. Exceptions exist where we will not provide access if it poses a serious threat, impacts others' privacy, or is unlawful.

### Using Government Identifiers

We collect government identifiers such as your tax file number only when required or authorised by law.

### Dealing with Us Anonymously

You can deal with us anonymously where it is lawful and practicable, such as when requesting our postal address.

### Your Sensitive Information

We will collect sensitive information only when it is reasonably necessary for us to perform our functions or activities in advising you, acting for you and dealing with you and consented to by you (e.g. when we organise insurance covers for you). Sensitive information includes racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of professional or trade associations, membership of a trade union, details of health, disability, sexual orientation or criminal record. This is subject to some exceptions including when:

- collection is required by law; and
- the information is necessary for the establishment, exercise or defence of a legal claim.

### Our Website

Greystone's website may provide links to third party websites. The use of your information by these third party sites is not within our control and we cannot accept responsibility for the conduct of these organisations. Other websites are not subject to our privacy standards. You will need to contact or review those websites directly to ascertain their privacy policies. You may register with us to receive newsletters and other information. By doing so, your name and email address will be collected and stored on our database. We take care to ensure that the personal information you give us on our website is protected. For example, our website has electronic security systems in place, including the use of firewalls and data encryption.

If you do not wish to receive any further information from us or you wish to update your registration details, please email your request to us. We will endeavour to meet your request within 5 working days. Our Website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

### Complaints Resolutions

Please contact our Privacy Officer at [compliance@greystonewealthcapital.com.au](mailto:compliance@greystonewealthcapital.com.au) if you wish to complain about a breach of the APPs or disagree with a decision about our Privacy Policy. . To enable us to understand and deal with your complaint efficiently, you should set out a brief description of your privacy problem, the reason for your complaint and what action or remedy you are seeking from us. Your complaint will be investigated and responded to within 30 days. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Australian Information Commissioner.

### Changes to our Privacy Policy

From time to time, it may be necessary for us to review and revise our privacy policy. We reserve the right to change our privacy policy at any time. We may notify you of any change to our privacy policy by any means we choose including by email, by other electronic communication, by sending you a revised copy or by otherwise informing you that a revised copy of our policy is available on request.

I/We agree that the personal information provided by us to Greystone Wealth Pty Ltd or any associated companies, is for the purpose of applying for a loan may be used by Greystone Wealth Pty Ltd and its Authorised Representatives for such purpose in accordance with the Privacy Policy Provided to me/us

I/We further agree to authorise Greystone Wealth Pty Ltd and/or their Aggregator Service Provider Connective OSN to act as my/or agent in seeking access to my/our consumer credit information file held by a credit reporting agency in relation to my/our application or proposed application by me/us for credit or for having sought advice in relation to existing credit.