

AGM Financial Services Pty Ltd

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Privacy Policy

1 January 2020 (PP v2020)

Our Commitment

AGM Financial Services Pty Ltd recognises the importance of privacy and we are committed to ensuring the privacy of your information. This policy explains the steps we have taken to comply with the Privacy Act and the Australian Privacy Principles.

We believe that this Policy will address any potential concerns you may have about how the personal information you provide to us and our representatives is collected, held, used, corrected, disclosed and transferred.

Collection of Personal Information

We will only collect information that is reasonably necessary for us to perform our services. We will notify you if we intend to collect information and will only collect information with your consent. The type of information that we collect and hold about you depends on the type of product or service that we provide to you. The personal information that we hold about you may include but is not limited to:

- Information about your identity including your name, address, date of birth, gender and marital status;
- Your Tax File Number. Social Security number (CRN) or tax residency status;
- Identification documentation which, in some cases, we are required to collect by law
- Financial and transaction information;
- Details of your dependents and beneficiaries;
- Information about your employment, family situation, health and social security eligibility; and
- Information about your financial goals, needs, objectives and circumstances.

Sensitive Information

The Privacy Act protects your sensitive information such as information about your religion, ethnicity, health or biometrics. If we need this type of information, we'll ask for your permission, except where otherwise allowed by law.

Failure to provide the personal information referred to above may expose you to higher risks in respect of the recommendations made to you and may affect the adequacy or appropriateness of advice we give to you.

Use of Personal Information

We use the personal information to assess your personal and financial circumstances and your risk tolerance so that we can provide you with appropriate advice.

Disclosure of Personal Information

We may disclose the personal information which we have about you to other organisations to assist us to implement and administer your investments, and provide you with certain products and services, including:

- Professional Advisers such as lawyers, accountants; auditors, and actuaries
- Service providers or third parties who store or provide software or data;
- Service providers such as Para-planners or administration service providers;
- Insurance companies;
- Financial institutions, including for the purpose of procuring finance for your investments where you have requested us to so;
- Organisations offering products and services which you wish to invest in or obtain;
- Government and law enforcement agencies or regulatory bodies if requested to do so; and
- To meet our legal obligations

We only use and disclose personal information about you for the purpose for which it was disclosed to us and for related purposes which would reasonably be necessary. For example, we may from time to time use your personal information to inform you of investment opportunities or to provide information about product and services which may be of interest to you. However, we do respect your right to ask us not to do this so please let us know if you do not want us to provide you with this additional information. We do not sell personal information to other organisations to allow them to do this.

In order to ensure that you receive a personal and tailored service, your Personal Information may be transferred to one of our authorised representatives who will be your primary point of contact with the organisation. It is a condition of our agreement with each

of our representatives that they adopt and adhere to this Privacy Policy. You can be assured that your information will be maintained by any agent or representative in accordance with this policy. If you have any concerns in this regard, you should contact us.

It is also a condition of our agreement with each of our external contractors that they adopt and adhere to this Privacy Policy. You can be assured that any contractor to whom it is disclosed will maintain your information in accordance with this policy. If you have any concerns in this regard, please contact us.

If we propose to sell our business, we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business proceeds, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

Security of Personal Information

Your personal information is stored in your client file and/or on computer. All paper files are accessible to authorised personnel only and are appropriately secured out of hours. All computer-based information is protected using passwords on each computer. Data is backed up regularly and stored securely off site.

We will always seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. At all times, your personal information is treated as confidential and any sensitive information is treated as highly confidential.

Where the information we collect is no longer required, we will delete the information or permanently de-identify it.

Accessing, updating and correcting Personal Information

Can you see what information we have?

Under the Australian Privacy Principles, you have a right to access the information that we hold about you, except as set out below. You may at any time request access (in writing) to your personal information.

How long will it take?

We try to make your information available with within 30 day after you ask us for it. Before we give you the information, we'll need to confirm your identity.

Can we refuse to give you access?

In some circumstances, we may refuse to give you access to your financial information. Those circumstances are set out in the Australian Privacy Principles and include situations where we are required to do so at law, or access is likely to prejudice an enforcement body in relation to unlawful activity or seriously improper conduct. If we are required, under the Australian Privacy Principles, to refuse to give you access to your personal information, we will provide you with an explanation for that refusal.

Can you correct or update your information?

It is in our interests to ensure that the personal information that we have about you is accurate, complete and up to date. In the event that you become aware, or believe, that any Personal Information that we hold about you is inaccurate, incomplete or outdated, you may contact us and provide to us evidence of the inaccuracy or incompleteness or currency and if we agree that the information requires correcting, will take all reasonable steps to correct the information.

Complaints Resolution

If you wish to complain about any breach or potential breach of this privacy policy or the Privacy Principles, you should contact us via our Privacy Officer. Your complaint will be considered within 7 days and responded to. It is our intention to use our best endeavours to resolve any complaint to your satisfaction. However, if you are unhappy with our response, you are entitled to contact the Office of the Australian Information Commissioner who may investigate your complaint further.

Our Website

AGM Financial Services Pty Ltd website contains links to other Websites whose operator may or may not adhere to a privacy policy or be governed by the Australian Privacy Principles.

While it is not necessary to register your personal details to use our Website, we do offer a registration service that will enable you to receive product and service updates, newsletters and other information. In the event you do register with us, we will collect personal information from you including your name and e-mail address.

If you have registered with us and decide that you do not wish to receive any further information from us, or you wish to amend or update your registration details, you can send an e-mail to the address noted below with your request. Please allow 2 weeks for your request to be actioned.

Our Website uses cookies, which allows us to identify your browser while you are using our site. Cookies do not identify you; they simply allow us to track usage patterns so that we can measure the level of interest in various areas of our site. All browsers allow you to be notified when you receive a cookie and elect to either accept it or not. Your Internet service provider should be able to assist you to set your preferences.

Contact Details

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