admin@ifa-aust.com.au
(02) 6162 0492
PO Box 2088, Woden ACT 2606
www.ifa-aust.com.au

PRIVACY & DATA COLLECTION POLICY

At Independent Financial Advisers Australia, we are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth). This Policy describes our policies and practices for collecting, handling, storing, using and disclosing personal information. It also deals with how you can complain about a breach of the privacy laws, access the personal information we hold about you and have that information corrected (where necessary).

What personal information do we collect and hold?

When we provide you with financial advisory services, we ask you for the information we need to be able to understand your objectives, financial situation and needs. We collect your information through electronic, verbal and face-to-face communications and can include a broad range of information from your name, address, contact details and age, to information about your personal affairs including (but not limited to) your income and employment details, your assets and liabilities, budgets and goals.

We may also collect your information from third parties such as your bank, accountant, solicitor, insurer, superannuation fund manager etc.

We only collect sensitive information such as tax file numbers, marital and health status (including family history) and heritage with your agreement and/or if it is necessary for us to do so to:

- understand your needs, objectives and financial situation;
- make recommendations and provide advice;
- lodge applications as part of your advice that you have agreed to; or
- comply with the law.

How do we use your information?

We use your personal information to understand your financial situation, formulate our professional advice and assist you to apply for relevant products.

We also use your personal information to manage your ongoing requirements and our relationship with you, e.g. keeping up-to-date and accurate cash flow records, review funds under management and insurance policies, ensure your estate planning remains relevant to your circumstances. This includes contacting you by mail or electronically (unless you tell us you do not wish to receive electronic communications).

From time to time we will use your contact details to send you offers, updates, articles, newsletters or other information about products and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to do so.

What if you don't provide information to us?

If you do not provide us with some or all the information that we ask for, we may not be able to provide you with personal advice.

You can contact us without using your name or by using a pseudonym. However, we may need your name or contact details to respond to you.

Web, mobile and digital data

Personal data – if you enter personal information into our website such as your name, email address, phone number, financial circumstances, photographs or other information that may reveal your identity or allow a profile to be built of you we may retain that information digitally, eg. you complete an online enquiry form to learn more about our services or whether your circumstances fall within our service offering.

Other data – we may use technology such as cookies, beacons, tags, scripts and tracking pixels to collect, store and use anonymous data about how you use our website and/or mobile technology. This includes your server address, the date and time of your visit, the pages and links accessed, the type of browser used and other information about your browsing activities. This data is used to increase functionality and can also enable us to display information and content that is tailored to our understanding of your interests. This information alone cannot be used to discover your identity.

How do we store and protect your personal information?

We strive to maintain the relevance, accuracy and completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal reporting or document retention requirements.

We hold some of the information we collect from you in paper format securely in our office, and the remainder is kept electronically in a secure, online filing system called Datto Workplace which has the following security features:

- 256-bit data encryption
- Compliance with HIPAA & SOC 2 standards
- Ransomware detection
- Administrative controls incorporating audit trails & customisable user permissions
- Integration with SSO and strong authentication practices
- Data storage in geo-redundant data centres
- Allows enforcement of security policies & alerts
- Real-time monitoring & incident management

If your file is archived it may be sent to an external data storage provider for a period of time.

We ensure that your information is safe by only allowing authorised staff to access hardcopy files and setting different levels of permissions for staff access on electronic files. All access to files is immediately cancelled upon a staff member ceasing employment. We maintain physical security over our paper and electronic data and premises, by using locks and security systems.

Will we disclose your personal information to anyone?

We do not sell, trade, or rent your personal information to others. We will disclose your information to banks, product providers (such as insurers and fund managers), accountants, solicitors and other third parties, but only with your permission. Otherwise, information will only be disclosed securely and confidentially for quality and compliance purposes by authorised parties.

We may also need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf, external data storage providers, paraplanning service providers, external compliance specialists or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. We will take all reasonable steps to ensure that they protect your information in the same way that we do.

We may use approved AI technologies to assist us with research, document drafting and analytical tasks. These tools operate under our supervision. Personal information is handled in accordance with our Privacy Policy and applicable privacy law.

We may provide your information to others if we are required to do so by law or under some other unusual circumstances which the Privacy Act permits.

We may disclose your information to offshore outsourcing providers to deliver services to you, and the relevant countries may vary depending on the circumstances, so it is not practicable to list them here. Any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient complies with the Australian Privacy Principals. We will always ensure that appropriate contractual measures are in place requiring the overseas entity to protect your personal information in accordance with our obligations under Australian privacy law.

How can you check, update or change the information we are holding?

You may ask us for access to your personal information and to correct it at any time. Upon receipt of enough information to allow us to identify the information, we will tell you what personal information we hold about you. We will also correct,

amend or delete your personal information if we agree it is inaccurate, irrelevant, out of date or incomplete, provided that doing so does not conflict with our legal or regulatory data retention obligations.

We do not charge a fee to action a request to correct or delete your personal information.

To access or correct your personal information, please write to:

The Privacy Manager
Independent Financial Advisers Australia
E: admin@ifa-aust.com.au
P: PO Box 2088, Woden ACT 2606
T: (02) 6162 0492

We may charge you for our reasonable expenses incurred in providing you with access to your information if:

a) you are no longer an actively engaged client;
b) the information you have requested was provided to us more than 12 months prior to your request and/or has been archived;
c) it relates to information or documentation originally provided by you; or
d) you have been provided with the information previously in either hardcopy or electronically.

If a charge does apply we will disclose that to you before fulfilling the request.

In some limited situations, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

What happens if you want to complain?

We welcome your questions and comments about how we manage your privacy. If you have any concerns about whether we have complied with the Privacy Act, the Australian Privacy Principles or this Privacy Policy, please write to:

The Privacy Manager
Independent Financial Advisers Australia
E: admin@ifa-aust.com.au
P: PO Box 2088, Woden ACT 2606
T: (02) 6162 0492

We will consider your complaint through our internal complaints resolution process and we will try to respond with a decision within 30 days of you making the complaint.

Your consent

By asking us to assist with your financial planning needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

Updating this policy

This Privacy Policy was prepared on 27th August 2026. We may update it at any time. The new version will be published on our website.