GUIDED WEALTH PTY LTD

(GW)

Policy Document

05/11/2026

Privacy Policy

1. Guided Wealth Pty Ltd (GW) abides by the Australian Privacy Principles established under the Privacy Act 1988 and Privacy Amendment (Enhancing Privacy Protection) Act 2012. A summary of the Australian Privacy Principles is available on the website of the Office of the Australian Information Commissioner, www.oaic.gov.au.
2. This policy applies to Guided Wealth Pty Ltd, its employees and its representatives.
3. As a financial planning organisation we are subject to certain legislative and regulatory requirements, which necessitate us obtaining and holding detailed information, which personally identifies a client and/or contains information or an opinion about a client ("personal information"). In addition, our ability to provide clients with a comprehensive financial planning and advice service is dependent on us obtaining certain personal information about those clients, including:
    (a) Employment details and employment history;
    (b) Details of your financial needs and objectives;
    (c) Details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, insurance cover and superannuation;
    (d) Details of your investment preferences and aversion or tolerance to risk;
    (e) Information about your employment history, employment circumstances, family commitments and social security eligibility; and
    (f) Details of your personal, investment and business objectives in the near and longer terms.
4. When collecting personal information we may collect government identifiers such as tax file numbers or Medicare numbers. We will not use these to group, classify or identify a person. We will destroy or de-identify these numbers if they are not required for any authorised purpose.
5. Failure to provide the personal information referred to above may expose a client to higher risks in respect of the recommendations made to that client and may affect the adequacy or appropriateness of advice we give to that client.
6. As we are required pursuant to the:
    - Corporations Act 2001,
    - Australian Securities and Investments Commission Act 2001,
    - Anti Money Laundering and Counter Terrorism Financing Act,
    - Taxation Administration Act 1953,
    - Superannuation Guarantee (Administration) Act 1992, and
    - Superannuation (Unclaimed Money and lost members) Act 1999,

    (as those acts are amended and any associated regulations) to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients, if a client elects not to provide us with the personal information referred to above, we may elect to terminate our retainer with the client if we believe we are unable to provide the client with a complete service. From time to time other acts may also require or authorise us to collect your personal information.
7. We will not collect any personal information about a client except when that client has knowingly provided, or authorised a third party to provide, that information to us. However there may be times where we may collect information about a client from a third party and the

client will not be aware of it but the information will be necessary for us to provide the required financial service.

8. A client has the right to interact anonymously or under a pseudonym. This is not practical with financial services as the services are personal and a client's id must be verified before any financial transaction is implemented. If a client is making a general enquiry about a product or service though the client does not need to tell us who they are. You can also use our online Retirement Spending Planner without telling us who you are.
9. Generally, collection of your personal information will be affected in either face-to-face interviews, over the telephone, or by way of written communication via mail, email or an online client engagement form. From time to time additional and/or updated personal information may be collected through one or more of those methods.
10. When you use our website, online planner or emails:
    (a) Our online Retirement Spending Planner does its calculations in your web browser. The figures you enter are not sent to us and we do not store them. If you save or copy a link to your plan, your figures are held in that web address, which stays with you unless you choose to share it. The planner does not use cookies;
    (b) If you ask to receive emails from us, through the planner or otherwise, we collect your email address and any optional information you choose to give us, such as your household income band, the band your super and investments fall in, and how soon you would like to stop work. From the planner, we also record your household type (single or couple), the retirement age you chose and the band your planned retirement spending falls in, but none of your other figures;
    (c) We use this information to send you the emails you asked for, to make them relevant to your situation, to prepare for any meeting you book with us, and, in summary form, to understand who uses our tools and which topics to cover in future videos and articles. If you do not give us an email address we cannot send you emails; the other information is optional;
    (d) If you book a meeting online, our scheduling provider collects your name, email address and your answers to its questions, and passes them to us; and
    (e) When you visit our web pages, our website hosting providers, and Google, which supplies the typefaces used on our pages, receive technical information such as your IP address and browser details so they can deliver the pages to you.
11. We will only collect, maintain and use Personal Information about a client if it is necessary for us to adequately provide the services that client has requested, including:
    (a) The preparation of your Statement of Advice;
    (b) The provision of financial services or credit assistance to you as requested by you or from time to time as we believe appropriate;
    (c) Making securities, life insurance, superannuation and investment recommendations;
    (d) Reviewing your Statement of Advice;
    (e) Reviewing securities, life insurance, superannuation and investment recommendations; and
    (f) The potential dissemination of information to a new Financial Services Licensee in the event a representative changes to such a new licence in accordance to terms of his/her employment.
12. We may outsource some of the processes involved in providing financial services, and in running our website and communications. Those entities may require access to a client's

personal information, or the personal information of people who use our website or ask to receive our emails, to carry out those processes on our behalf. We will conduct due diligence on those entities and they will be required to comply with the Australian Privacy Principles. Examples of the processes are paraplanning, compliance assessments, direct marketing, email delivery, online appointment scheduling, website hosting or data storage. Some of these entities may reside overseas or store information overseas. For example, our email provider, MailerLite, stores subscriber information in data centres in the European Union and may process it in the United States; our online scheduling provider, Calendly, and Google, which supplies the typefaces used on our web pages, are based in the United States; and our website hosting providers operate data centres in many countries. If a country does not have the same requirements as Australia we will take reasonable steps to ensure the recipient handles personal information consistently with the Australian Privacy Principles, such as requiring an undertaking from the entity or relying on its contractual privacy commitments.

13. We will not use or disclose Personal Information collected by us for any purpose other than:
    (a) The purposes for which it was provided or secondary related purposes in circumstances where the client would reasonably expect such use or disclosure;
    (b) Where the client has consented to such disclosure; or
    (c) Where the Australian Privacy Principles authorise use or disclosure where required or authorised under law, in circumstances relating to public health and safety and in connection with certain operations by or on behalf of an enforcement body.
14. If one of our representatives is a member of a Professional Industry Body that Body may inspect the representative's files to assess that representative's compliance with the Rules of Professional Standards of that Body. This may involve the disclosure of your personal information. We are also obliged pursuant to the Corporations Act to maintain specified records and make those records available for inspection by the Australian Securities and Investments Commission.
15. We may use the personal information collected from a client, or from a person who has asked to receive emails from us, for the purpose of providing that person with direct marketing material such as articles, newsletters and information about our services that may be of interest to them. Every marketing email we send includes a way to unsubscribe. A person may also, by contacting us (by phone, email or in a face to face meeting), request not to receive such information and we will give effect to that request. We will action a client's request promptly.
16. We may disclose a client's Personal Information to superannuation fund trustees, insurance providers, platform operators, credit providers and product issuers for the purpose of giving effect to a loan application or the Statement of Advice and the recommendations made by us.
17. In order to ensure that a client receives a personal and tailored service, the client's Personal Information may be transferred to one of our agents or representatives who will be that client's 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. A client can be assured that his or her information will be maintained by any representative in accordance with this policy. If a client has any concerns in this regard, the client should contact us by any of the methods detailed below.
18. In the event that we propose to sell our business we may disclose a client's 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 is affected, we may transfer clients' personal information to the purchaser of the business. Each client's authority, which may be negative consent, will be sought for any such transfer.

19. A client's personal information is generally held in that client's file. Information may also be held in a computer database and in cloud-based systems operated by us or our service providers. The details of people who ask to receive our emails are held by our email provider.
20. We will at all times 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 a client's personal information is treated as confidential and any sensitive information is treated as highly confidential. All paper files are stored in lockable cabinets, which are locked out of hours. Access to our premises is controlled. All computer-based information is protected through the use of access passwords on each computer and screen saver passwords. Data is backed up each evening and stored securely, which may include off site.
21. In the event that a client ceases to be a client of this organisation, any personal information which we hold about that client will be maintained in a secure storage facility (which maybe off-site) for a period of 7 years in order to comply with legislative and professional requirements, following which time the information will be destroyed. If a person asks to receive our emails but does not become a client, we keep their details until they unsubscribe or ask us to delete them, and we delete the details of subscribers who have not engaged with our emails for 24 months. After someone unsubscribes, we keep only their email address, so that we do not email them again.
22. A client may at any time, by contacting us, request access to their personal information and we will reasonably provide access to that information for the client either by providing him or her with copies of the information requested, allowing him or her to inspect the information requested or providing him or her with an accurate summary of the information held.
23. We will endeavour to ensure that at all times the personal information we hold about a client is up to date and accurate. In the event that you become aware, or believe, that any Personal Information which we hold about you is inaccurate, incomplete or out-dated, you may contact us by email at admin@guidedwealth.com.au or at Suite 334, Level 3, Eastland Shopping Centre 175 Maroondah Highway Ringwood VIC 3134 and provide to us evidence of the inaccuracy or incompleteness or out-datedness and we will, if we agree that the information requires correcting, take all reasonable steps to correct the information. We must retain historical information to support the services we provided at a point in time.
24. If we do not agree that that client's personal information requires correcting, we must, if that client requests, take reasonable steps to ensure that whenever that client's personal information is accessed or handled in the future, it is apparent that the client is not satisfied as to the accuracy or completeness of that information.
25. We will endeavour to respond to any request for access within 14-30 days depending on the complexity of the information and/or the request. If a client's request is urgent this needs to be indicated clearly to us.
26. If a client wishes to complain about any breach or potential breach of this privacy policy or the Australian Privacy Principles, the client should contact us by any of the methods detailed below and request that the complaint be directed to the Compliance Manager. 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.

27. Some personal information we hold is 'sensitive' and subject to greater restrictions. Sensitive information relates to a person's racial or ethnic origin, political opinions or membership of political bodies, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association or trade union, sexual preferences or activities, criminal record, state of health and medical history. Some sensitive information is usually needed for applications for death, sickness and disability insurance and to manage claims on those products. It may also be relevant for applications and management of credit as well as for other applications relating to the provision and operation of a financial service or product.

28. It is our policy that sensitive information will be used and disclosed only for the purposes for which it was provided, unless the customer agrees otherwise or the use or disclosure of this information is allowed by law. Documents asking for sensitive information will explain this.

CONTACT DETAILS

The Responsible Manager Stephen Farrell
Address: Level 3, Eastland Shopping Centre, 175 Maroondah Highway Ringwood Vic 3134
Telephone: 1300-023842
E-mail: stephen@guidedwealth.com.au

Signed: 

Name: Stephen Farrell

Delegation: Director

Date: 5/11/2026