



Privacy Policy

November 2023

ACCELA PRIVATE WEALTH



Privacy Policy

Accela Private Wealth Pty Ltd (Accela) Is a Corporate Authorised Representative of Accela Financial Services Pty Ltd AFSL 549034. This Privacy policy applies to Accela and Zenith.

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. This Privacy Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws, how you can access the personal information we hold and how to have that information corrected.

What information do we collect & how do we use it

As a provider of financial advisory services, we collect and hold information about you that is both relevant and necessary for us to provide these services. The types of information we hold depends on the services we provide to you and as required by law. When we collect your personal information, we will normally tell you why the information is collected, who it will be shared with, and inform you of the consequences if all or part of the information is not provided to us.

Personal information is any information that could identify you or be used to establish your identity.

We will only collect personal information that is necessary to provide the services you have requested. Examples of personal information that may be collected by us include, but are not limited to: name, address, marital status, date of birth, employment details such as salary and job title, bank details, medical reports including medical history, financial reports, tax returns and previous insurance history.

On occasions we need to collect and use sensitive information, such as when we consider applications for some insurance products. Sensitive information includes information or an opinion relating to a person's racial or ethnic origin, political views or memberships, religious beliefs or affiliations, membership of a professional or trade association or trade union, sexual orientation or practices and criminal record. It also includes information about a person's health and medical history.

The Australian Privacy Principles set out restrictions about the way sensitive information can be used. Unless you give us your consent, or if we are required or permitted by law, we will only use or disclose sensitive information for the purposes for which it was provided.

To provide the services you have requested, there may be occasions when information about you is obtained from others – for example, when collecting information to make a claim under your insurance policy. Under these circumstances, the people providing this information are also regulated by the Privacy Act.

How do we hold & protect your information

We strive to maintain the reliability, accuracy, 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 or ethical reporting or document retention requirements.

We hold the information we collect from you initially in a working file, which when completed will either be archived in hard copy or electronically imaged and stored in our databases. Some of our archived files are sent to an external data storage provider for a period of time. We only use storage providers located in Australia who are also regulated by the Privacy Act.

We ensure that your information is safe by protecting it from unauthorised access, modification and disclosure. We maintain physical security over our paper and electronic data and premises by using locks and security systems. We also maintain computer and network security - for example, we use internet firewalls and access to your information is controlled by user identifiers and passwords.

Accela Private Wealth website

Anonymous data – We use technology to collect anonymous information about the use of our website, It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our service.

Cookies –To collect this anonymous data we may use “cookies” which are small pieces of information sent to your browser and stored on your computer’s hard drive. Sometimes, to increase the functionality of the site, they identify users where the website requires information to be retained from one page to the next. Cookies by themselves cannot be used to discover your identity. Cookies do not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.

Links to third party sites – Our website may contain links to other third-party websites. We do not endorse or otherwise accept responsibility for the content or privacy practices of those websites, or any products or services offered on them.

Forms – Our website uses self-service forms. The information submitted via the forms is not encrypted and is sent to our offices via email. This information is stored on a database that is password protected and which is only accessible by Accela staff. If you are concerned about your information’s confidentiality, we suggest you contact our office directly.

We use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. renewals, client surveys etc. We may occasionally notify you about new services and special offers, events or articles we think will interest you. We may send you regular updates by email or by post. If you prefer not to receive this information or do not wish to receive it electronically, email or write to us.

Who do we share your information with

We do not sell, trade, or rent your personal information to others.

From time to time we may share your personal information with other entities outside of Zenith Group. These entities could include:

- service providers and specialist advisers we engage to provide us with services such as administrative, financial, insurance or research services, some of whom may contact you on our behalf;
- insurers, including reinsurance companies, and credit providers;
- courts, tribunals and other dispute resolution bodies in the course of a dispute;
- credit reporting or reference agencies or insurance investigators;
- anyone authorised by you or to whom you have provided your consent (either expressly or impliedly), including but not limited to other financial services providers that we may need to deal with on your behalf;
- anyone to whom we are required or authorised by law to disclose your personal information (for example, law enforcement agencies, and national and international government and regulatory authorities including but not limited to the Australian Taxation Office, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission, the Australian Transaction Reports and Analysis Centre and the United States Internal Revenue Service);
- other financial services institutions – in order to detect, investigate or prevent actual or potential fraud in connection with the products or services we provide to you.

When do we disclose your information overseas?

Some of the entities we share information with may be located in, or have operations in, other countries. The current list of countries to which your personal information could be sent is set out below:

- Insurance providers
- United Kingdom
- Administration, research and other financial services and specialist advice
- India, the Philippines

We will take reasonable steps to ensure any overseas recipients with whom we share your personal information comply with the Australian Privacy

Opting Out

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation (including related bodies corporate) you can opt out by contacting us.

Destroying or de-identifying personal information if you cease to be our client

If you cease your relationship with Accela or Zenith, we will take reasonable steps to destroy or de-identify the personal information we hold once it is no longer needed to provide you with our services, except where your personal information is contained in a 'Commonwealth record' or where Accela is required by law or a court/tribunal order to retain it.

Note that we are considered to 'hold' your personal information 'if the entity (Accela) has possession or control of a record that contains the personal information'. The term 'hold' extends beyond physical possession to include a record that we have the right or power to deal with. E.g. if we have outsourced the storage of your personal information to a third party, Accela retains the right to deal with that information, including to access and amend it.

When you cease your relationship with Accela, we will instruct all outsourced service providers who hold your personal information (if any) to destroy or de-identify that information and provide us with written certification that that our instructions have been carried out.

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

You have a right to request access the personal information Accela Private Wealth holds on your behalf, except in circumstances where access may be denied under the Privacy Act. We reserve the right to determine the manner in which the information is accessed.

If you wish to access or correct your personal information, please contact our Privacy Officer:

Administration Manager
Accela Financial Services
Level 1, 683 Burke Road, Camberwell, VIC, 3124
0490945264
info@accelawealth.com.au

Upon receipt of your written request and enough information to allow us to identify your information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.

We do not normally charge for receiving a request for access to personal information or for complying with a correction request. Where the information requested is not straightforward and will involve a considerable amount of time, then we may need to charge a fee. We will require your acceptance of the fee before we process your request.

In some limited cases, 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 have a complaint?

If you have concerns about whether we have complied with the Privacy Act or this Privacy Policy when collecting or handling your personal information, you may contact our Privacy Officer:

- In writing: Level 1, 683 Burke Road, Camberwell, VIC, 3124
- By telephone: 0490 945264
- By email: info@accelawealth.com.au

We will respond to your query or complaint as soon as possible and will try to resolve any complaint within 14 working days. If this is not possible, we will contact you within that time to let you know how long we estimate that it will take to resolve your complaint. If we cannot satisfactorily resolve your concerns, you may contact the Office of the Australian Information Commissioner (OAIC) in writing:

Post: GPO Box 5218 Sydney NSW 2001
Tel: 1300 363 992
Email: enquiries@oaic.gov.au
Website: www.oaic.gov.au

Your consent

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



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