



# PRIVACY POLICY

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## Overview

Advice RegTech Pty Ltd ABN 21 617 175 710 ('Advice RegTech', 'we', 'us' or 'our') is fully committed to maintaining client confidentiality and privacy. In order to promote transparency and ensure confidence in how personal information is being used within Advice RegTech, this Privacy Policy outlines what personal information we store, how we use personal information, and other specific details relating to personal information. Throughout this Privacy Policy we refer to 'personal information' which means information that identifies a person as an individual or from which a person can reasonably be identified. We also refer to 'you' as the person whose personal information we collect and hold.

## What Personal Information Do We Collect?

Advice RegTech collects personal information from its clients, customers, and users. The types of personal information that we collect includes:

- Name
- Date of Birth
- Gender
- Marital Status
- Email Address
- Phone Number
- Address
- Occupation
- Salary
- Finances and Investments
- Assets and Liabilities
- Tax File Number

Where it is reasonably practical to do so, we will collect your personal information directly from you. We may collect personal information through some of the following means:

- from any person nominated by you, including solicitors, accountants and financial planners;
- in the course of administering or providing any of our services, including when you provide us with information verbally, or complete and submit written forms;
- when you subscribe to our email service, or access and use our Website, social media or mobile applications;
- when you communicate with us via telephone, email or facsimile, or otherwise correspond with us (whether in writing or electronically);
- in the course of administering, performing or managing contracts with our service providers or other third parties;
- when you provide us with information in response to direct marketing or customer satisfaction and market research surveys and questionnaires;
- from credit reporting bodies;
- when you apply for employment with us; and
- as otherwise required to manage our business.

You have no obligation to provide any personal information requested by us. However, if you choose to withhold personal information, we may not be able to provide you with certain parts of our products or services.

## How do we use the personal information we collect?

We use the personal information that we collect to develop advanced artificial intelligence and machine learning algorithms. These algorithms are trained using personal information so that they will be able to properly identify this type of information.

We also collect and use personal information about you to supply you with our products and services. In particular, we may collect, hold, use and disclose personal information:

- to offer and provide you with our products and services, or request feedback about products and services you have received;
- to manage and administer those products and services;
- for direct marketing purposes, including to prepare and provide marketing information about our products and services and those of our related companies and other organisations in accordance with the Privacy Act 1988 (Cth);
- to conduct business planning and research into our customers, including analysing general statistical information regarding the use of our Website;
- in the case of credit information, to assess your creditworthiness for the purposes of an application by you for commercial credit;
- to communicate with you;
- to comply with our legal and regulatory obligations;
- for any purpose disclosed to you and to which you have consented;
- for any purpose that you would otherwise reasonably expect; and
- otherwise to appropriately manage and conduct our business, including performing administrative functions such as billing, accounts and records management.

Advice RegTech will never disclose or share personal information obtained from its clients, customers or users with other people or organisations, except for:

- our contractors, suppliers, partners, service providers (including organisations that provide us with technical and support services); and
- our professional advisors, auditors or consultants, where permitted by the Privacy Act 1988 (Cth).

We may also disclose personal information to entities seeking to acquire all or part of our business, or other entities with your consent. If we disclose information to a third party, we generally require that the third party protect that information to the same extent that we do.

## How do we store and protect personal information?

Advice RegTech has multiple levels of security in place and takes reasonable steps to protect personal information from misuse, interference and loss, and from unauthorized access, modification or disclosure. All personal information is stored in encrypted cloud-based platforms, within Australia, that require two-factor authentication in order to access. No personal information is stored in physical format. Only employees whose work function specifically requires the use of personal information are authorised to access the personal information. Whenever possible, personal information is anonymised so that no personal information is accessed unnecessarily. We destroy personal information that we hold when we no longer need it for any purpose identified above, or 3 years after we collect it, whichever occurs first. Employees are required to sign nondisclosure agreements prior to handling personal information. For a comprehensive listing of firm information security procedures, a copy of the Advice RegTech Information Security Policies and Procedures is available upon request.

## Rights

Please contact our Privacy Officer using the details below if you wish to:

- withdraw your consent to our usage of your personal information at any time;
- request a copy of the personal information about you that we store; or
- request that incorrectly recorded personal information be rectified.

We are not obliged to correct any of your personal information if we do not agree that it requires correction and we may refuse to do so. If we refuse a correction request, we will provide you with a written notice stating our reasons for refusing. We will respond to any request regarding your personal information within 30 days of receiving the request. You may lodge a complaint about our collection, storage and use of your personal information with a supervisory authority. We may seek to recover reasonable costs incurred for providing you with access to any of the personal information about you held by us.

## Changes to the Privacy Policy

We will review this Privacy Policy periodically and we may update it at any time by posting the new terms of the Privacy Policy on our Website. Please periodically check our Privacy Policy to ensure you are aware of any recent updates.

## Contact

Any questions regarding the Advice RegTech Privacy Policy or the usage of personal information within the firm can be directed towards Privacy Officer at the email [privacy@adviceregtech.com](mailto:privacy@adviceregtech.com). Advice RegTech registered office is Level 17, 44 Market St, Sydney, NSW, 2000.

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