



# PRIVACY POLICY

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*This Privacy Policy sets out the information handling policies of David W Lee & Associates Pty Ltd (DWL). At DWL, we are committed to providing professional services and respecting the privacy of your personal information.*

*DWL is bound by the National Privacy Principles under the Privacy Act. This policy explains how DWL will collect, store, verify, use and disclose the information we hold about you and the conditions under which your information may be accessed.*

## **What type of information does DWL hold?**

We are required under the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) 2007 to implement client identification process. This means we will ask you to present identification documents such as passports and driver's license in order to meet this obligation. We will also retain copies of this information and assure you that this information will be held securely.

Information collected and held about you also varies depending on the type of product or service you require. For example, DWL will hold different information about you if you have a life insurance policy than we will hold if you have a managed investment. The personal information we hold about you may include:

- your name, address and contact details;
- your date of birth, age and retirement plans; and
- your financial needs, objectives and circumstances.

We may also need health information from you to provide you with risk advice, but not necessarily for investment products.

In most circumstances, the information that we hold about you has been provided to us by you via your adviser.

***You may choose not to provide us with your personal information. Depending on the nature and quality of the information you choose to withhold, we may not be able to provide you with advice or implement strategies entirely appropriate to your financial needs and objectives.***

## **How does DWL use this information?**

We use this information to provide you with products or services, to assess your risk tolerance and determine strategies and recommendations consistent with your financial needs, objectives and personal circumstances.

We may also use your personal information to provide you with advice and services about the following products:

- life insurance products, such as insurance for your life, permanent disability and income replacement;
- investment products and services such as managed investment funds and investor directed portfolio services;
- superannuation products, such as superannuation funds, investments for superannuation funds and investment insurance policies; and
- financial advice and services.

The information you provide to us about your health may be used to assess your risk tolerance and appropriate investment recommendations or to determine the suitability and correct pricing of risk products.

We may also use the information to send you material about other products or services. If you do not want to receive this type of material, tell us and we will stop. Our contact details are set out on the last page.

### **Will DWL disclose your personal information?**

DWL may share information with organisations that assist us to administer your investments or provide you with products and services including our internal and external service providers such as administrators, fund managers and insurance companies.

There are circumstances under which DWL may disclose your personal information such as:

- when the disclosure is required by law (for example, disclosed to the Australian Taxation Office or Centrelink); or
- authorised by law (such as where disclosure is necessary in the public interest or to protect our interests).

We will also disclose your personal information if you give your consent for us to do so.

***We do not sell mailing lists.***

### **How does DWL handle a request for access to personal information?**

Under the National Privacy Principles you are generally entitled to access the information we hold about you. Where you are entitled to access, the time we require to give you access will depend on the type of information requested. If we can, we will answer your question immediately.

We will also try to answer you in the same way that you ask, for example, if you telephone to ask for the information we will, if practicable, give you that information over the telephone. We will generally respond to a written request in writing.

Sometimes, we will ask that you put your request in writing, for example, where you want copies of material or access to older information or files which are not current or it is necessary for us to retain a record of your request.

We may also ask you to identify yourself to our satisfaction.

There are certain conditions under which we may refuse you access to your personal information, such as when your request may unreasonably impact upon another person's right to privacy. If we are entitled under the National Privacy Principles to refuse to give you access, we will tell you and provide reasons for our decision.

### **What if some of the information DWL holds is wrong?**

Please tell us. We want our records to be accurate, complete and up to date and we rely on the accuracy of the information to provide you with appropriate recommendations. Unless we disagree with you about the accuracy, currency or completeness of a record, we will generally correct it on request (or suggest alternative arrangements for updating our records). If we disagree with you, we will give you our reasons and record your objections on your file.

### **How do I make further enquiries or complain about a breach of privacy?**

If you require more information about the way DWL manages personal information or wish to make a complaint about a breach of your privacy, you should contact us at the address or phone number shown on the last page.

### **Changes to our Privacy Policy?**

The policy is periodically subject to review and change.



**DWL Financial Services**

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