

# Privacy Policy – Accrue Life Assets

## 1. Purpose of this Policy

This Privacy Policy outlines how Accrue Life Assets and Plan 2 Pty Ltd (“we”, “our”, “us”) collects, uses, stores, and discloses personal information while providing financial advice and related services. We are committed to managing personal information in accordance with the Privacy Act 1988 and the Australian Privacy Principles (APPs) from 2014 and as amended from time to time.

## 2. Collection of Personal Information

We may collect personal information that is necessary for us to provide our services, including:

- Your name, date of birth, contact details, and identification documents.
- Employment details, income, assets, liabilities, and other financial information.
- Tax file number (TFN) and other government identifiers.
- Details regarding your investment history, superannuation, and estate planning.
- Details of other entities you are affiliated with.
- Information about your objectives, needs, and risk tolerance.
- Sensitive information, such as health details relevant to insurance advice.

## 3. How We Collect Information

We may collect personal information:

- Directly from you during meetings, telephone calls, emails, online forms, and correspondence.
- From third parties such as financial institutions, insurers, product issuers, your accountant, solicitor, or other professional advisers, with your consent.
- From publicly available sources where relevant to our services.

## 4. Use of Personal Information

We use your personal information to:

- Provide you with financial advice and related services.
- Assess your objectives, needs, and financial position.
- Recommend, arrange, and manage financial products and services on your behalf.
- Meet our legal and regulatory obligations under applicable laws and regulations.
- Maintain and improve our business operations, systems, and compliance functions.

## 5. Disclosure of Personal Information

We may disclose your personal information to:

- Product issuers, insurers, superannuation funds, and investment managers.
- Third-party service providers engaged to support our operations, such as IT, compliance, administration, and paraplanning services.
- Government bodies and regulators where required by law.
- Other professional advisers such as your accountant or solicitor, with your consent.

Some of our support and administrative services are provided by our team member based overseas. All work is performed under the direction of Accrue Life Assets and Plan 2 Pty Ltd in accordance with Australian laws, including the Privacy Act 1988 and the Australian Privacy Principles (APPs) from 2014 and as amended from time to time. We have strict confidentiality, data security, and quality control procedures to ensure your information always remains protected.

We do not sell or rent personal information to any third party.

## **6. Overseas Disclosure**

Where personal information is disclosed overseas we take reasonable steps to ensure that the recipient handles the information in accordance with the APPs and our contractual obligations.

## **7. Data Storage and Security**

We store personal information in both physical and electronic formats. We take all reasonable steps to protect it from misuse, interference, loss, unauthorised access, modification, or disclosure, including the use of secure servers, encryption, restricted access, and staff training.

## **8. Access and Correction**

You may request access to the personal information we hold about you, or request corrections if you believe the information is inaccurate, incomplete, or outdated. We will respond to such requests within a reasonable period and in accordance with the APPs.

## **9. Complaints**

If you believe we have breached your privacy, you may lodge a complaint by contacting us in writing. We will investigate and provide a written response within 30 days. If you are not satisfied with our response, you may refer the matter to the Office of the Australian Information Commissioner ("OAIC") via [www.oaic.gov.au](http://www.oaic.gov.au) or 1300 363 992.

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