



MiQ Private Wealth – Privacy Policy

1. Respecting your Privacy and the law

At MiQ Private Wealth (MIQ), we are dedicated to protecting your privacy and safeguarding your personal information. MIQ is bound by the Commonwealth Privacy Act and the National Principles for the handling of personal information, which are set out in that Act.

2. About this Privacy Policy

There is a single Privacy Policy for all MIQ Private Wealth (MIQ) clients.

This privacy policy outlines to you all the ways in which MIQ (also referred to as "we" or "us" in this policy) aims to protect your personal information and what sort of personal information we hold about you, for what purposes and how it is collected, held, used and disclosed.

Personal information is any information, including an opinion that can be used to identify an individual or can be linked to an individual.

By continuing to use the products and services provided by MIQ, you consent to us dealing with your information in the manner set out in the Privacy Policy.

3. What information we collect

Subject to legislative requirements, we will only collect personal information relevant to our business relationship with you. There is some personal information, which is necessary for us to collect to be able to provide you with a specific product and service, and in order for us to satisfy our obligations under relevant legislation such as the Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML-CTF Act"). If you do not provide this personal information we may not be able to provide you with the product or service you have requested.

Personal information is any information, including an opinion that can be used to identify an individual or can be linked to an individual.

Depending upon the products or service you have requested, some examples of the type of information we collect are your name, address, contact details, tax file number, date of birth, employment information, financial information such as your income, and information about your use of our products and services.

The collection of sensitive personal information is restricted by the provisions of the Privacy Act. This means we will not collect any sensitive information, such as personal information relating to your religious views, ethnicity, political opinion, criminal record, health personal information or sexual preference, unless this is necessary to provide you with a specific product or service and you have consented to that collection

4. How we collect your information

If it is reasonable and practicable to do so, we collect personal information directly from you. How we collect your information will depend upon how you interact with us. We may collect it through application forms, telephone, email and internet contact, from correspondence with you or your Adviser and/or Finance Specialist.

There are occasions where we may need to collect personal information from other parties with or without your direct involvement. Depending upon the product or service you have requested, some examples of the persons or organisations from which we may collect personal information, include:

- service providers engaged to do something for or on behalf of us
- publicly available sources of information (such as telephone directories)
- your representative (such as your legal adviser or accountant)
- your employer
- insurers and reinsurers, if you obtain insurance through us

5. Collecting information from the MiQ Website

We collect statistical information on web site activity, such as the number of users who visit, the date and time of visits, the number of pages viewed and how users navigate through our web sites. We will be aware of your identity if you log into our web sites. This information is collected through the use of cookies.

A cookie is a small data file that's automatically placed on your computer's hard disk, and it contains information in relation to your visit to a web site. You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is sent. Refer to your browser instructions or help screens to learn about these functions. If you reject all cookies, you may not be able to use our web sites

6. Using and disclosing your information

When we collect personal information from you, we will inform you of the purposes for which it is collected. Primarily, this will be to establish and administer the financial products or services we

provide to you (such as investments, superannuation, insurance or loans), or to comply with legislative requirements such as the AML-CTF Act.

We may also use your personal information to:

- provide additional services to you, such as market updates and information on products and services available from us. You can notify us at any time if you do not wish to receive any marketing information (see Marketing products and services to you).
- carry out our business which includes performing our internal administration and operations including: accounting, risk management, record keeping, archiving, systems development and testing and staff training
- develop and establish services and conduct market research
- undertake planning and statistical analysis
- assist you in your queries
- prevent fraud and crime in relation to products and services you invest in or we provide; and
- fulfil our legal requirements (for example, disclosure to enforcement bodies such as the Australian Securities and Investments Commission (ASIC), the Australian Taxation Office (ATO), the Australian Transaction Reports and Analysis Centre ("AUSTRAC") or the courts).

We may need to disclose your personal information to another person or organisation. However, we will only disclose your personal information where we are allowed to by law and have your express or implied consent, or where we are obliged to by law.

You can give express consent by, for example, telling or agreeing with us in writing (such as, by signing an application form) or by telling us verbally. Implied consent is where we have reasonably assumed you have given consent from your behaviour.

Where we disclose your personal information to organisations that perform specific essential services for us, for Magnitude AFSL, we limit this disclosure to the information they need to perform the service.

Depending upon the products or service you have requested, we may exchange information about you with, for example:

- authorised representatives of BT Select/Magnitude
- other financial institutions, including s custodians, funds managers and portfolio service providers
- payment systems operators
- regulatory bodies, government agencies and law enforcement bodies

- agents acting on your behalf, including your legal adviser and accountant
- insurers and reinsurers, if you obtain insurance through us
- your executor, administrator, trustee, guardian or attorney
- superannuation funds
- your employer; and
- other organisations or firms, who jointly with us, provide products or services to you.

Those parties which supply services to us, and to which we disclose personal information, have undertaken to comply with confidentiality requirements under privacy law. They are bound by a privacy policy which is substantially similar to this policy.

7. Marketing Products & Services to you

We may use your personal information to offer you products and services.

We may offer you products and services by various means - including by email, SMS or other electronic means.

From our current relationship with you, we believe that we have your implied consent to do so unless you have told us that you do not wish to receive them.

However, you can notify us at any time if you do not wish MiQ to use your details to send these offers. MiQ will act promptly on your request which you make either verbally or in writing.

8. Protecting your information and Cloud Security

We will take reasonable steps to protect your personal information from misuse, loss and unauthorised access, modification and disclosure.

Paper documents are protected from unauthorised access or use through the various security systems that we have over our physical premises. We also maintain up-to-date computer and network security systems with appropriate firewalls, encryption technology and passwords to protect electronic copies of personal information.

To ensure the security of your personal information, we ask that you observe the security requirements that relate to the use of your personal identification number and/or passwords used to access your investments or products or use our services electronically.

We will take reasonable steps to destroy personal information in a secure manner or remove identifying features from it, if it is no longer required by us. This is subject to any legal obligations we have to retain information for a certain period of time.

We cannot guarantee the policies and procedures of any other web sites that may be linked from our web site. They may or may not comply to the same privacy standards that we do and therefore you should take care to evaluate their particular privacy standards and procedures as needed.

9. Using Government identifiers

We do not use Tax File Numbers, Medicare numbers or any other government identifier for the purposes of identifying you with our products or services.

The only circumstances in which we collect, use or disclose these numbers is where we are required or authorised by law to do so. For example, we may be required by law to disclose your Tax File Number to the Australian Tax Office via Fund Managers.

10. Keeping your information accurate

We maintain your personal information by taking reasonable steps to make sure that the personal information collected, used and disclosed is accurate, complete and up-to-date.

So that we can maintain the accuracy of your personal information at all times, we ask that you notify us immediately when you change your contact details such as your telephone number or address, or if you become aware that any personal information we hold about you is incorrect.

11. Accessing your information

You can access most of the personal information we hold about you and request corrections.

Your right of access is subject to some exceptions. For example, you may not be able to obtain access to personal information which:

- would reveal personal information about another person
- would reveal a commercially sensitive decision making process; or
- we are prevented by law from disclosing.

We will tell you why if we are unable to give you access to your personal information on request.

You can request access to your personal information by contacting us by:-

- Our Website – www.miqprivate.com.au
- By Phone – 07 3457 4000
- By facsimile – 07 3219 2174
- By mail – PO Box 8296 Sunnybank QLD 4109

This service is free unless the personal information you request requires research or preparation time. Before we act upon requests of this nature, we will provide you with an estimate of how much this service will cost and obtain your agreement before proceeding.

12. Changes to our Privacy Policy

We can make changes to our privacy policy and the processes and systems relating to how we handle your personal information, from time to time, and for any reason. We will update this policy to reflect any changes.

13. Resolving any Privacy Issues

MiQ Private Wealth is bound by the Commonwealth Privacy Act and the ten National Privacy Principles for the handling of personal information, which are set out in that Act. Our policies, processes and systems have been developed to ensure we comply with all our obligations under the Privacy Act.

If you have a privacy concern:

Step 1. Contact our CEO

- Our Website – www.miqprivate.com.au
- By Phone – 07 3457 4000
- By facsimile – 07 3219 2174
- By mail – PO Box 8296 Sunnybank QLD 4109

Where possible, your concerns received via the phone will be attempted to be resolved immediately. Where possible, your concerns received via email will be resolved within three working days. We will endeavour to resolve your concerns received via mail within 30 days of receiving the letter.

Step 2: Contact Office of the Australian Information Commissioner or FOS

If you are still not satisfied with our response, you may contact the Office of the Australian Information Commissioner. The Commissioner can be contacted on the privacy hotline: 1300 363 992. You may also contact the Financial Ombudsman Service (FOS) - they are an independent complaints body.

FOS contact details are:

Financial Industry Complaints Service Limited

Mail: GPO Box 3, Melbourne VIC 3001, Australia,

Phone: 1300 780 808

Before you contact FOS, we recommend that you first try to resolve your concern with us

14. Definitions of MiQ Private Wealth

MiQ Private Wealth means the advice business of:-

- MiQ Private Wealth Pty Ltd ABN: 14 606 420 919
- MiQ Capital Pty Ltd ABN: 38 606 386 645
- MiQ Holdings Pty Ltd ABN: 49 160 590 143

15. Contact us

If you would like to contact us about this policy or our products and services, please contact us:-

- Our Website – www.miqprivate.com.au
- By Phone – 07 3457 4000
- By facsimile – 07 3219 2174
- By mail – PO Box 8296 Sunnybank QLD 4109