

Bridges Privacy Policy

This privacy policy sets out the information handling practices of Bridges Financial Services Pty Limited ("Bridges") and Questor Financial Services Limited ("Questor") and its parent, Australian Wealth Management Limited ("AWM") and related companies (together, "we" or "our").

Bridges is an innovative and competitive provider of superannuation, savings, investment, managed funds and retirement income stream products through Questor. Bridges also provides stockbroking and financial planning services. We may be contacted at Locked Bag 4004 QVB Post Office NSW 1230 or telephone on (02) 9028 1000.

We respect your personal details

Our commitment to protecting your privacy means that, amongst other things, in the process of collection, storage, accuracy, use and disclosure of your personal information, your privacy is respected.

We are bound by the National Privacy Principles under the Privacy Act. This policy explains how we treat information that we hold about you. It sets out the types of information we collect, how we may use that information and who we allow to access it. In addition to this policy, we will on occasions provide you with specific notice about how we use particular information that we collect from you.

We may change the information contained in this privacy policy from time to time. You should ensure that you have obtained the most recent version of this privacy policy.

Collection of Information

The type of personal information we collect from you depends on the type of product or service you request but it may include:

- your name, address and contact details;
- your financial details;
- transaction information relating to any investment product or service we provide to you, such as details of contributions and distributions;
- your age and retirement plans.

We may also need health information from you to provide a risk product, but not necessarily for an investment product.

In most circumstances, the personal information we hold has been provided to us by you through your financial planner or on your application form.

You may choose not to give us your personal information. Depending on the type of information you withhold, we may not be able to provide advice, let you invest or transact, deal with your investment or pay income to you. For example, if you don't provide us with your Tax File Number or Australian Business Number or exemption, we are required by law to deduct tax at the highest rate before we pay distributions to you.

Use of your personal information

We use your personal information to:

- process your application and respond to your queries;
- administer and manage the products or services we provide to you;
- facilitate our internal business operations, including fulfilling our obligations under the law;
- provide accurate financial advice to you.

Your health information may be used to assess your risk tolerance and select appropriate investment strategies, alternatively, it may be used to determine the correct pricing of risk products.

We will use your personal details to keep in touch with you. As your financial circumstances change, we may use these details to tell you about our other products and services (or those of our related companies) that could be useful to you.

Disclosure of your personal information

Bridges, as part of the AWM Group, discloses your personal information to other related companies within the AWM Group to assist us in administering your investments or providing you with other products and services. You can always ask to stop receiving information provided by our related companies by writing to us.

We may disclose some of your personal information to:

- your financial planner;
- external organisations who assist us in administering your investments or provide you with products or services (for example, mailing houses which send you your annual statements);
- businesses that may have referred you to us (for example, your Credit Union), including to enable them to receive referral commission.

Like other financial services companies, there are situations where we may also disclose your personal information where it is:

- required by law (such as to the Australian Taxation Office); or
- authorised by law (such as where we are obliged to disclose information in the public interest or to protect our interests).

We will also disclose your information if you give your consent.

Security

Personal information is stored in our computer systems requiring logins and passwords or in hard copy files stored in our offices and other secure locations. We respect your privacy and we have taken reasonable steps to protect the information we hold from unauthorised access, modification or disclosure.

Email policy

By authorising us to communicate with you via email, you authorise us to act on any instructions or apparent instructions without enquiring as to the identity of the sender. If your instructions are ambiguous, incomplete or unclear, we are under no obligation to act on such instructions. We will not be liable for any cost, expenses, loss or damage which you may suffer or incur in connection with any action taken or omitted by us in following any email instructions from you. You are responsible for and must take all reasonable care to ensure that the information you supply to us is accurate.

When we correspond with you by email, our messages are not encrypted and may potentially be accessed by unauthorised persons or organisations.

Accuracy

We rely on the accuracy of the information you provide. If you think that we hold information about you that is incorrect,

incomplete or out of date please contact us as set out above and we will take reasonable steps to correct, complete or update it. If we decline to correct our records we will give you reasons for our decision and we will associate with the record a statement that you think the information is incorrect.

Access

You are generally entitled to review the personal information we hold about you. If you wish to access your personal information, for security reasons, we require you to complete our "Request to Access Form" and identify yourself and the information you would like to review.

Similarly, you may need to tell us the name of your financial planner should you want to access the personal information held by them.

A Request to Access form can be obtained from your financial planner or from our Client Advisory Service on 1800 221 151.

Once the Privacy Officer receives a signed request form, if there is no reason for us refusing access to the information, we will locate the information and make arrangements to give you access. We reserve the right to charge reasonable costs incurred in providing you access to your information but we do not impose a charge for lodging a request for access.

We will try to provide you with the information you request within a reasonable time period. The time we require to arrange access will depend upon the type of information to which you request access.

In certain circumstances, we may refuse you access to personal information we hold about you. For example, if giving you access would unreasonably interfere with the privacy of others. If we do not provide you access to your information, we will give you reasons for our decision.

We can only provide access to your personal information held by us. If you want to access the personal information held by our other related companies you will need to contact those companies directly.

Complaints process

We have a formal complaint handling policy. If you wish to make a complaint about a possible breach of privacy, you should contact us at:

Bridges Financial Services Pty Limited
Locked Bag 4004
QVB Post Office NSW 1230
Telephone: 1800 221 151