

Arrive Privacy Policy

Version 1.0 | Date Prepared: 24 March 2021

Introduction

In this Arrive Privacy Policy (**Privacy Policy**), 'Arrive', 'we', 'our' and 'us' refers to Arrive Capital Pty Ltd ABN 24 641 636 535 and Arrive Wealth Management (SEQ) Pty Ltd ABN 74 110 219 184 and includes any other entity carrying on business in Australia that is part of the Arrive group of entities. We are bound by the *Privacy Act 1988* (Cth) (**Privacy Act**), including the Australian Privacy Principles (**APPs**) and recognise the importance of ensuring the confidentiality and security of your personal information.

All third parties (including clients, suppliers, sub-contractors, or agents) that have access to, or use personal information collected and held by Arrive, must abide by this Privacy Policy. Arrive makes this Privacy Policy available free of charge and can be downloaded from the website arrivewealthmanagement.com.au/privacy-policy.

In this Privacy Policy:

- **disclosure** of information means providing information to persons outside of Arrive;
- **personal information** means information or an opinion relating to an individual, which can be used to identify that individual;
- **Privacy Officer** means the contact person within Arrive for questions or complaints regarding Arrive's handling of personal information;
- **sensitive information** is personal information that includes information relating to a person's racial or ethnic origin, political opinions, religion, trade union or other professional or trade association membership, sexual preferences and criminal record, and also includes health information; and
- **use** of information means use of information within Arrive.

What kind of personal information do we collect and hold?

We may collect and hold a range of personal information about you to provide you with our services, including:

- your full name and contact details, including your address, email address and phone number;
- date of birth;
- your employer, employment history and education;
- bank account details;
- driver's licence, passport, and Centrelink and Medicare details;
- financial information, including details of:
 - your assets, liabilities, investments, income, and expenses;
 - your insurance policies;
 - estate planning strategies;
 - tax and financial statements;
 - health information; and
 - domicile and citizenship status; and
- any other information relevant to the services we provide.

How do we collect personal information?

We generally collect personal information directly from you. For example, personal information will be collected through our application processes, forms and other interactions with you in the course of providing you with our products and services, including when you visit our website, call us or send us correspondence.

We may also collect personal information about you from a third party, such as referrers, accountants, lawyers, other organisations or service providers who provide you with products or services. If so, we will take reasonable steps to ensure that you have been made aware of our Privacy Policy located on our website. We may also use third parties to analyse traffic at our website, which may involve the use of cookies. Information collected through such analysis is anonymous.

We will not collect sensitive information about you without your consent, unless an exemption in the APPs applies. These exceptions include if the collection is required or authorised by law, or necessary to take appropriate action in relation to suspected unlawful activity or serious misconduct.

If the personal information we request is not provided by you, we may not be able to provide you with the benefit of our services or meet your needs appropriately.

We do not give you the option of dealing with us anonymously, or under a pseudonym. This is because it is impractical, and, in some circumstances, illegal for Arrive to deal with individuals who are not identified.

Unsolicited personal information

We may receive unsolicited personal information about you. We destroy or de-identify all unsolicited personal information we receive unless it is relevant to our purposes for collecting personal information. We may retain additional information we receive about you if it is combined with other information we are required or entitled to collect. If we do this, we will retain the information in the same way we hold your other personal information.

Who do we collect personal information about?

The personal information we may collect, and hold includes (but is not limited to) personal information about:

- clients;
- potential clients;
- service providers or suppliers;
- prospective, current and past employees (**employees**);
- contractors; and
- other third parties with whom we or our clients come into contact.

Why do we collect and hold personal information?

We may use and disclose the information we collect about you for the following purposes:

- provide you with our products and services;
- review and meet your ongoing needs;
- provide you with information we believe may be relevant or of interest to you;
- let you know about other products or services we offer, send you information about special offers or invite you to events;
- consider any concerns or complaints you may have;
- comply with relevant laws, regulations and other legal obligations; and
- help us improve the products and services offered to our customers and enhance our overall business.

We may use and disclose your personal information for any of these purposes. We may also use and disclose your personal information for secondary purposes which are related to the primary purposes set out above, or in other circumstances authorised by the Privacy Act.

Sensitive information will be used and disclosed only for the purpose for which it was provided (or a directly related secondary purpose), unless you agree otherwise, or an exemption in the Privacy Act applies.

Who might we disclose personal information to?

We may disclose personal information to:

- service providers and specialist advisers we engage to provide us with services such as administrative, audit, financial, insurance or research services;
- an agent, contractor or service provider we engage to carry out our functions and activities, such as our lawyers, accountants, or other advisers;
- insurers;
- third party product issuers and licensed custodians;
- organisations involved in a transfer or sale of all or part of our assets or business;
- organisations and financial institutions involved in managing payments, such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- financial product issuers; and
- anyone else to whom you authorise us to disclose it or is required by law.

If we disclose your personal information to service providers that perform business activities for us, they may only use your personal information for the specific purpose for which we supply it. We will ensure that all contractual arrangements with third parties adequately address privacy issues, and we will make third parties aware of this Privacy Policy.

Sending information overseas

We are not likely to disclose your personal information to any overseas recipient. If we do, we will not send personal information to recipients outside of Australia unless:

- we have taken reasonable steps to ensure that the recipient does not breach the Privacy Act, and the APPs;
- the recipient is subject to an information privacy scheme similar to the Privacy Act; or
- the individual has consented to the disclosure.

If you consent to your personal information being disclosed to an overseas recipient, and the recipient breaches the APPs, we will not be accountable for that breach under the Privacy Act, and you will not be able to seek redress under the Privacy Act.

Management of personal information

We recognise the importance of securing the personal information of our clients. We will take steps to ensure your personal information is protected from misuse, interference or loss, and unauthorised access, modification or disclosure.

Your personal information is generally stored in our computer database, or databases operated by third parties, including Xplan and SharePoint. Any paper files are stored in secure areas. In relation to information that is held on our computer databases, we apply the following guidelines:

- passwords are required to access the system;
- employees have restricted access to certain sections of the system;

- all computers which contain personal information are secured both physically and electronically; and
- hard-copy personal information is securely stored and shredded once no longer required.

We take reasonable steps to destroy personal information or otherwise ensure it is de-identified if we no longer need the information for any purpose for which we may use or disclose the personal information in accordance with this Privacy Policy.

Direct marketing

We may only use personal information we collect from you for the purposes of direct marketing without your consent if:

- the personal information does not include sensitive information;
- you would reasonably expect us to use or disclose the information for the purpose of direct marketing;
- we provide a simple way of opting out of direct marketing; and
- you have not requested to opt out of receiving direct marketing from us.

If we collect personal information about you from a third party, we will only use that information for the purposes of direct marketing if you have consented (or it is impracticable to obtain your consent), and we will provide a simple means by which you can easily request not to receive direct marketing communications from us. We will draw your attention to the fact you may make such a request in our direct marketing communications.

You have the right to request us not to use or disclose your personal information for the purposes of direct marketing, or for the purposes of facilitating direct marketing by other organisations. We must give effect to the request within a reasonable period of time. You may also request that we provide you with the source of their information. If such a request is made, we must notify you of the source of the information free of charge within a reasonable period of time.

Identifiers

We do not adopt identifiers assigned by the Government (such as drivers' licence numbers) for our own file recording purposes, unless one of the exemptions in the Privacy Act applies.

How do we keep personal information accurate and up-to-date?

We are committed to ensuring that the personal information we collect, use and disclose is relevant, accurate, complete and up-to-date.

We encourage you to contact us to update any personal information we hold about you. If we correct information that has previously been disclosed to another APP entity, we will notify the other APP entity within a reasonable period of the correction. Where we are satisfied information is inaccurate, we will take reasonable steps to correct the information within 30 days, unless you agree otherwise. We do not charge you for correcting the information.

Accessing your personal information

Subject to the exceptions set out in the Privacy Act, you may gain access to the personal information that we hold about you by contacting our Privacy Officer using their contact details in this Privacy Policy. We will provide access within 30 days of the individual's request. If we refuse to provide the information, we will provide reasons for the refusal.

We will require identity verification and specification of what information is required.

Updates to this Privacy Policy

This Privacy Policy will be reviewed from time to time to take account of new laws and technology, and changes to our operations and the business environment.

Responsibilities

It is the responsibility of management to inform employees and other relevant third parties about this Privacy Policy. Management must ensure that employees and other relevant third parties are advised of any changes to this Privacy Policy. All new employees are to be provided with timely and appropriate access to this Privacy Policy, and all employees are provided with training in relation to appropriate handling of personal information. Employees or other relevant third parties that do not comply with this Privacy Policy may be subject to disciplinary action.

Non-compliance and disciplinary actions

Privacy breaches must be reported to management by employees and relevant third parties. Ignorance of this Privacy Policy will not be an acceptable excuse for non-compliance. Employees or other relevant third parties that do not comply with this Privacy Policy may be subject to disciplinary action.

Incidents / Complaints handling / Making a complaint

We have an effective complaints handling process in place to manage privacy risks and issues. We take privacy related complaints very seriously and consider all complaints carefully as part of our commitments to being open, honest and fair in dealing with your concerns. We will contact you within five working days of receiving your complaint to let you know what actions we are taking regarding the matter.

The complaints handling process involves:

- identifying (and addressing) any systemic / ongoing compliance problems;
- increasing consumer confidence in our privacy procedures; and
- helping to build and preserve our reputation and business.

You can make a complaint to us about the treatment or handling of your personal information by lodging a complaint with our Privacy Officer.

If you have any questions about this Privacy Policy, or wish to make a complaint about how we have handled your personal information, you can lodge a complaint with us by:

- telephoning – 07 3001 7000
- writing – Privacy Officer, Arrive, Level 28, 480 Queen Street, Brisbane QLD 4000
- emailing – privacy@arrivewealthmanagement.com.au

If you are not satisfied with our response to your complaint, you can also refer your complaint to the Office of the Australian Information Commissioner by:

- telephoning – 1300 363 992
- writing – Director of Complaints, Office of the Australian Information Commissioner, GPO Box 5218, Sydney NSW 2001
- emailing – enquiries@oaic.gov.au

Contractual arrangements with third parties

We ensure that all contractual arrangements with third parties adequately address privacy issues, and we make third parties aware of this Privacy Policy.

Third parties will be required to implement policies in relation to the management of your personal information in accordance with the Privacy Act. These policies include:

- regulating the collection, use and disclosure of personal and sensitive information;
- de-identifying personal and sensitive information wherever possible;
- ensuring that personal and sensitive information is kept securely, with access to it only by authorised employees or agents of the third parties; and
- ensuring that the personal and sensitive information is only disclosed to organisations which are approved by us.

Your rights

This Privacy Policy contains information about how:

- you may access the personal information we hold about you;
- you may seek the correction of your personal information;
- you may ask us to provide an alternative means of identity verification for the purposes of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth);
- you may complain about a breach of the Privacy Act, including the APPs; and
- we will deal with a privacy complaint.