



# Financial Services Guide

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Arrive Wealth Management (SEQ) Pty Ltd  
ABN 74 110 219 184

Version 1.4 | Date Prepared: 3 October 2023

# Arrive Wealth Management (SEQ) Pty Ltd Financial Services Guide

This Financial Services Guide (FSG) was prepared on 03 October 2023

Version Number 1.4

## What is a Financial Services Guide?

This FSG helps you understand and decide if you wish to use the financial services we are able to offer you.

It provides you with information about the entities that may provide you with financial services:

- the licensee, Arrive Capital Pty Ltd (**Arrive Capital**);
- the licensee's Corporate Authorised Representative, Arrive Wealth Management (SEQ) Pty Ltd trading as Arrive Wealth Management (**Arrive Wealth Management**); and
- individual Authorised Representatives of the licensee.

We collectively refer to Authorised Representative(s) in this FSG as "us, our, we". We are the providing entity for the financial services that we offer to you and are the authorised representative(s) of the licensee. Arrive Wealth Management's authorised representative number is 283375.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- who the licensee is and how it can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

We may provide you with personal financial product advice (subsequently referred to as 'personal advice') that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice (SOA). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, and our fees and charges associated with our advice. We are only able to provide personal advice about certain financial products that we are authorised to provide advice in relation to under the licensee's Australian Financial Services Licence (AFSL).

If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice (ROA), instead of an SOA. You may request a record of the further advice that is provided to you, if you have not already been provided with the ROA. You can also contact us, using the details in this FSG, within seven years from when the advice is provided to request this record.

### **Our Lack of Independence**

Arrive Wealth Management is not able to describe itself as independent, impartial, or unbiased because we:

- (a) receive insurance commissions from various insurance providers; and
- (b) are associated with Arrive Capital, which issues the MDA service that we may recommend to our clients.

However, please note that this does not impact our ability to act in your best interests when providing advice to you.

Occasionally we provide general financial product advice. This is where we may express an opinion or recommendation which influences you to decide in relation to a financial product, but where we **have not** considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation, or objectives. Additionally, we will provide you with an applicable Product Disclosure Statement (**PDS**) (if one is available) which you should read before deciding that the product is right for you.

If you decide to invest in a financial product that is recommended to you by us, you will be provided with a PDS issued by the product provider before you acquire or sign up to that particular product. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

## Who will be providing the financial services to you?

### The Licensee

The Licensee is the authorising licensee for the financial services provided to you, and is responsible for those services.

The Licensee authorises, and is also responsible for, the content and distribution of this FSG.

The Licensee's contact details are as follows:

<b>Licensee Name</b>	Arrive Capital Pty Ltd
<b>AFSL Number</b>	525758
<b>Address</b>	Level 28, 480 Queen Street, Brisbane, QLD 4000
<b>Phone</b>	07 3001 7000
<b>Email</b>	<a href="mailto:admin@arrivewealthmanagement.com.au">admin@arrivewealthmanagement.com.au</a>

The Licensee's Authorised Representatives who may provide services to you are listed below.

## Authorised Representative details

The Corporate Authorised Representative (CAR) is:

<b>Name</b>	Arrive Wealth Management (SEQ) Pty Ltd (trading as Arrive Wealth Management)
<b>Authorised Representative Number</b>	283375
<b>Address</b>	Level 28, 480 Queen Street, Brisbane, QLD 4000
<b>Website</b>	<a href="http://arrivewealthmanagement.com.au">arrivewealthmanagement.com.au</a>
<b>Phone</b>	07 3001 7000

The individual Authorised Representatives are:

<b>Name</b>	John Kazakoff
<b>Authorised Representative Number</b>	247721
<b>Phone</b>	07 3001 7044
<b>Email</b>	<a href="mailto:john_kazakoff@arrivewealthmanagement.com.au">john_kazakoff@arrivewealthmanagement.com.au</a>

<b>Name</b>	Brett Roberts
<b>Authorised Representative Number</b>	329920
<b>Phone</b>	07 3001 7006
<b>Email</b>	<a href="mailto:brett_roberts@arrivewealthmanagement.com.au">brett_roberts@arrivewealthmanagement.com.au</a>

<b>Name</b>	John Sullivan
<b>Authorised Representative Number</b>	287768
<b>Phone</b>	07 3001 7033
<b>Email</b>	<a href="mailto:john_sullivan@arrivewealthmanagement.com.au">john_sullivan@arrivewealthmanagement.com.au</a>

<b>Name</b>	Jay Murphy
<b>Authorised Representative Number</b>	461502
<b>Phone</b>	07 3001 7066
<b>Email</b>	<a href="mailto:jay_murphy@arrivewealthmanagement.com.au">jay_murphy@arrivewealthmanagement.com.au</a>

<b>Name</b>	Jill James
<b>Authorised Representative Number</b>	1269573
<b>Phone</b>	07 3001 7015
<b>Email</b>	<a href="mailto:jill_james@arrivewealthmanagement.com.au">jill_james@arrivewealthmanagement.com.au</a>

<b>Name</b>	Travis Smith
<b>Authorised Representative Number</b>	1261900
<b>Phone</b>	07 3001 7017
<b>Email</b>	<a href="mailto:travis_smith@arrivewealthmanagement.com.au">travis_smith@arrivewealthmanagement.com.au</a>

The Authorised Representatives named on the previous page share the same office as Arrive Wealth Management (SEQ) Pty Ltd and Arrive Capital Pty Ltd.

You can provide instructions to us by contacting us using the contact details above.

We act on your behalf when we provide financial services to you.

## What services and products are we authorised to provide to you?

We provide investment and financial services, including in relation to investment strategies, budget and cash flow management, debt management, salary packaging, superannuation strategies, personal insurances and retirement planning, estate planning and government benefits.

To this end, we are authorised to provide financial product advice in relation to:

- deposit and payment products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life products, including investment life insurance products and life risk insurance products;
- interests in managed investment schemes, including investor directed portfolio services;
- MDA services;
- retirement savings accounts products;
- securities;
- standard margin lending facility; and
- superannuation.

There is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs. When we provide you with general financial product advice, we will also give you a general advice warning.

If we provide you with 'personal advice' we will consider your individual objectives, financial situation and needs when making our recommendation to you.

We are authorised to deal in the following financial products:

- deposit and payment products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life products, including investment life insurance products and life risk insurance products;
- interests in managed investment schemes, including investor directed portfolio services;
- MDA services;
- retirement savings accounts products;
- securities;
- standard margin lending facility; and
- superannuation.

We are authorised to provide these services and products to both retail and wholesale clients.

We will only provide services to you with your prior, informed consent. If you do not understand any of the information in this FSG, or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial and product services except those explained above.

## What fees and commissions are payable to us?

We receive fees in return for providing you with our services. The Licensee may also receive fees in relation to insurance products.

All fees described in this FSG include GST, if GST is applicable.

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply. Please also refer to the **Schedule of fees** section at the end of this document for further information.

The fees charged for our advice and services may be based on a combination of:

- a set dollar amount; and/or
- a percentage-based fee.

Our agreed advice and services fees may include charges for:

- initial or ad hoc advice fees; and
- ongoing advice and services fees.

Please note that for services in relation to insurance, commissions may be paid by the product provider.

### Initial or ad hoc advice fees

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation, and the time it takes to prepare personal advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

### Ongoing advice and service fees

We may charge a fee to provide ongoing services. This fee will be agreed with you and is a set amount and/or an amount based on the funds under our advice, excluding any geared amounts, and/or the time involved in reviewing your circumstances.

### Commissions

If you take out a life insurance product through us, Arrive Capital may receive payments in the form of initial commissions and/or ongoing commissions from the life insurance product providers. These commissions are included in the premiums you pay for the product. They are not an additional cost to you. We may agree to rebate some or all of these.

#### Life insurance products

Initial and ongoing commissions from insurance providers may be received by Arrive Capital. These commissions are paid to Arrive Capital by the company that issues the product that we recommend to you, and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product. In any event, there is a legislative cap on commission chargeable in relation to life insurance products. In the first year the commission cap is set at 66% of the policy cost (that is, upfront commission), and 22% of the policy cost after the first year (that is, trailing commission).

The initial commission is paid in the first year by the product issuer to Arrive Capital. Ongoing commissions are payments paid by product issuers to Arrive Capital in the years after the first year. These commissions will be passed onto the CAR.

If you initiate an increase to your cover, Arrive Capital may receive an initial commission and ongoing commissions on the increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

You will find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you will also find details of the commission that Arrive Capital and we are entitled to receive, if you decide to purchase a life insurance product, in your SOA or ROA.

You may request more details about the way we are remunerated within a reasonable time after receiving this document and before any financial services are provided to you.

## How are we and third parties remunerated?

Our directors and employees are remunerated by salary and may also be awarded bonuses. Bonuses will depend on several factors including:

- dividends;
- equity in the Licensee and the CAR;
- company performance;
- professionalism and adherence to compliance procedures; and
- team performance.

The shareholders of Arrive Wealth Management (which are the same shareholders as the Licensee) will also receive a benefit based on our ongoing company performance.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given, or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. You understand, consent to, authorise and direct us to charge you in this way.

## What arrangements may influence our advice to you?

We are generally only permitted to recommend products on the Approved Product List (**APL**) that the Licensee has approved. The Licensee is not associated with any of the product providers that issue products on the APL. We may advise you on other financial products that are not on our APL from time to time where it suits your objectives, financial situation and needs.

From time to time, we or the licensee may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive if its value is less than \$300, and other benefits that relate to information technology, software or support provided by a product issuer, or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

## How we handle your personal information

We are committed to ensuring the confidentiality and security of your personal information. Our Privacy Collection Statement is included at the end of this document. It covers:

- the personal information that we may collect;
- how we use that personal information;
- who we may share your personal information with;
- how we manage your personal information;
- how you can access your personal information; and
- how you can make a privacy complaint.

Our full privacy policy is available on our website, [arrivewealthmanagement.com.au/privacy-policy](http://arrivewealthmanagement.com.au/privacy-policy). We can also provide you with a hard copy on request.

## What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact the Privacy Officer on [privacy@arrivewealthmanagement.com.au](mailto:privacy@arrivewealthmanagement.com.au) or contact one of the Responsible Managers of our Licensee, John Kazakoff or John Sullivan, using their contact details in this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

<b>Website</b>	<a href="http://www.afca.org.au">www.afca.org.au</a>
<b>Email</b>	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
<b>Telephone</b>	1800 931 678 (free call)
<b>In writing to:</b>	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

## Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the *Corporations Act 2001* (Cth). This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.



## Financial Advisers



John Kazakoff

Phone	07 3001 7044
Email	<a href="mailto:john_kazakoff@arrivewealthmanagement.com.au">john_kazakoff@arrivewealthmanagement.com.au</a>
Authorised Representative Number	247721

### Qualifications (Finance related)

Bachelor of Commerce

Graduate Diploma in Financial Planning

Graduate Diploma in Applied Finance and Investment

### Professional memberships

FAAA - Financial Advice Association of Australia

CA - Chartered Accountants Australia and New Zealand

Stockbrokers and Financial Advisers Association of Australia

The Tax Institute

### Professional designations

CFP - Certified Financial Planner (FAAA)

CA - Chartered Accountant

CA - Financial Planning Specialist

FTI - Fellow of the Tax Institute

LRS - Life Risk Specialist (FAAA)

## The advice and services I can provide

I am authorised to provide all of the services listed in the **What services and products are we authorised to provide to you** section.

## How am I paid

I receive the following from Arrive Wealth Management:

- Salary
- Bonus
- Dividends
- Equity in the CAR

I am an employee, director and shareholder of Arrive Wealth Management and receive salary plus bonus plus dividends from the CAR.



**Brett Roberts**

<b>Phone</b>	07 3001 7006
<b>Email</b>	<a href="mailto:brett_roberts@arrivewealthmanagement.com.au">brett_roberts@arrivewealthmanagement.com.au</a>
<b>Authorised Representative Number</b>	329920

#### **Qualifications (Finance related)**

Bachelor of Business (Accountancy)
Bachelor of Laws
Diploma of Financial Services (Financial Planning)
Graduate Diploma (Chartered Accountants Australia and New Zealand)
Professional Diploma in Stockbroking

#### **Professional memberships**

CA - Chartered Accountants Australia and New Zealand
Stockbrokers and Financial Advisers Association of Australia

#### **Professional designations**

CA - Chartered Accountant
CA - Financial Planning Specialist

## The advice and services I can provide

I am authorised to provide all of the services listed in the **What services and products are we authorised to provide to you** section.

## How am I paid

I receive the following from Arrive Wealth Management:

- Salary
- Bonus
- Dividends
- Equity in the CAR

I am an employee, director and shareholder of Arrive Wealth Management and receive salary plus bonus plus dividends from the CAR.



**John Sullivan**

<b>Phone</b>	07 3001 7033
<b>Email</b>	<a href="mailto:john_sullivan@arrivewealthmanagement.com.au">john_sullivan@arrivewealthmanagement.com.au</a>
<b>Authorised Representative Number</b>	287768

#### **Qualifications (Finance related)**

Master of Taxation in Taxation and Financial Planning with Excellence

Bachelor of Business (Accountancy)

Diploma of Financial Services (Financial Planning)

Professional Diploma in Stockbroking

#### **Professional memberships**

FAAA - Financial Advice Association of Australia

CA - Chartered Accountants Australia and New Zealand

SMSF Association

STEP - Society of Trust and Estate Practitioners

The Tax Institute

#### **Professional designations**

CA - Chartered Accountant

CA - Financial Planning Specialist

Financial Planner AFP (FAAA)

SSA - SMSF Specialist Advisor

TEP - Registered Trust and Estate Practitioner (Full Member)

FTI - Fellow of The Tax Institute

## **The advice and services I can provide**

I am authorised to provide all of the services listed in the **What services and products are we authorised to provide to you** section.

## **How am I paid**

I receive the following from Arrive Wealth Management:

- Salary
- Bonus
- Dividends
- Equity in the CAR

I am an employee, director and shareholder of Arrive Wealth Management and receive salary plus bonus plus dividends from the CAR.



Jay Murphy

Phone	07 3001 7066
Email	<a href="mailto:jay_murphy@arrivewealthmanagement.com.au">jay_murphy@arrivewealthmanagement.com.au</a>
Authorised Representative Number	461502

#### Qualifications (Finance related)

Master of Applied Tax
Bachelor of Business
Diploma of Financial Planning
Graduate Diploma (Chartered Accountants Australia and New Zealand)
Professional Diploma in Stockbroking

#### Professional memberships

CA - Chartered Accountants Australia and New Zealand
Stockbrokers and Financial Advisers Association of Australia
The Tax Institute

#### Professional designations

CA - Chartered Accountant
CA - Financial Planning Specialist
CTA - Chartered Tax Adviser

## The advice and services I can provide

I am authorised to provide all of the services listed in the **What services and products are we authorised to provide to you** section.

## How am I paid

I receive the following from Arrive Wealth Management:

- Salary
- Bonus
- Dividends
- Equity in the CAR

I am an employee, director and shareholder of Arrive Wealth Management and receive salary plus bonus plus dividends from the CAR.



**Jill James**

<b>Phone</b>	07 3001 7015
<b>Email</b>	<a href="mailto:jill_james@arrivewealthmanagement.com.au">jill_james@arrivewealthmanagement.com.au</a>
<b>Authorised Representative Number</b>	1269573

**Qualifications (Finance related)**

- Bachelor of Business
- Diploma of Financial Planning
- Advanced Diploma of Financial Planning

**Professional memberships**

- CPA - CPA Australia

**Professional designations**

- CPA - Certified Practising Accountant

## The advice and services I can provide

I am authorised to provide the services listed in the **What services and products are we authorised to provide to you** section of this guide, except for the following:

- standard margin lending facility.

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

## How am I paid

I receive the following from Arrive Wealth Management:

- Salary
- Bonus

I am an employee of Arrive Wealth Management and receive salary plus bonus from the CAR.



Travis Smith

Phone	07 3001 7017
Email	<a href="mailto:travis_smith@arrivewealthmanagement.com.au">travis_smith@arrivewealthmanagement.com.au</a>
Authorised Representative Number	1261900

#### Qualifications (Finance related)

- Bachelor of Commerce
- Diploma of Financial Planning
- Graduate Diploma of Financial Planning

#### Professional memberships

- FAAA - Financial Advice Association of Australia

#### Professional designations

- Financial Planner AFP (FAAA)

## The advice and services I can provide

I am authorised to provide the services listed in the **What services and products are we authorised to provide to you** section of this guide, except for the following:

- standard margin lending facility.

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

## How am I paid

I receive the following from Arrive Wealth Management:

- Salary
- Bonus

I am an employee of Arrive Wealth Management and receive salary plus bonus from the CAR.

## Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you.

### Initial or ad hoc advice fees

These are fees paid when you have agreed to receive our advice:

Initial or ad hoc advice	Fee amount
Statement of advice fees	\$2,750.00 - \$8,250.00 * Standard \$4,950.00

The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

### Ongoing advice and service fees

We provide ongoing services for clients with existing ongoing fee arrangements to help you stay on track to meet your goals. Our ongoing fees vary depending on the scope and complexity of services provided. The cost of these services are as follows:

Ongoing advice and service	Fee amount
Minimum annual retainer	\$16,500.00
Ongoing portfolio management fees	1.21%

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

## Commissions

We do not receive commissions on investments through new superannuation, managed funds or retirement products.

Any commission amounts will be disclosed to you when providing our advice. The following table is a guide of the insurance commissions we may receive on insurance products (including insurance products held within superannuation).

Date a new product is issued	Initial commission (% of annual policy cost or increase)	Ongoing commission (% of annual policy cost or increase)	Example
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018.	0 – 154%	0 – 42.35%	If your insurance premium was \$1,000.00, we would receive an initial commission of up to \$1,540.00. We would receive an ongoing commission of up to \$423.50 pa.
1 January 2018 – 31 December 2018*	0 – 88%	0 – 22%	If your insurance premium was \$1,000.00, we would receive an initial commission of up to \$880.00. We would receive an ongoing commission of up to \$220.00 pa.
1 January 2019 – 31 December 2019*	0 – 77%	0 – 22%	If your insurance premium was \$1,000.00, we would receive an initial commission of up to \$770.00. We would receive an ongoing commission of up to \$220.00 pa.
From 1 January 2020*	0 – 66%	0 – 22%	If your insurance premium was \$1,000.00, we would receive an initial commission of up to \$660.00. We would receive an ongoing commission of up to \$220.00 pa.

\* Arrive Capital may receive the pre 1 January 2018 commission rates above from the product issuer if:

- your policy was issued before 1 January 2018, and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

All fees and charges include GST.

If an agreed advice fee is charged then we may rebate all or some of the commission.



# Privacy Collection Statement

## Types of personal information we collect and why

We are committed to ensuring the confidentiality and security of your personal information. The personal information we collect may include information relating to a person's name, age, date of birth, address, occupation, employment history, financial information including bank account details, health information and identification document information. If you do not provide some or all of the personal information requested by us, we may be unable to provide you with our products or services.

## How we collect personal information

Generally, we collect your personal information from you directly (for example, when we deal with you in person or over the phone, during the onboarding process when you become a client, when you send us correspondence (including via email), when you complete a questionnaire, form or survey, or when you subscribe to our publications).

Sometimes it may be necessary for us to collect your personal information from a third party. For example, we may collect your personal information from your personal representative or a publicly available record, amongst other sources. We may also collect personal information about you from your use of our websites and information you provide to us through contact mailboxes or during the onboarding process.

We may also obtain credit information about you from credit providers and credit reporting bodies on your behalf if necessary for us to provide our services to you.

## Disclosure of your personal information

In order to undertake the management and administration of our financial services business, it may be necessary for us to disclose your personal information to certain third parties.

The types of organisations that we may need to disclose your personal information to include:

- 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.

We will only disclose your personal information to such third parties to enable them to undertake specified business activities relevant to our financial services business.

## Sending your personal information overseas

It is unlikely that we will disclose personal information to recipients that are located outside Australia. However, if we do, any such disclosure of personal information to overseas recipients will be in accordance with the Arrive Privacy Policy ([Privacy Policy](#)).

## Your rights

The 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; and
- you may complain about a breach of the *Privacy Act 1988* (Cth), including the Australian Privacy Principles; and
- we will deal with a privacy complaint.

From time to time, we may use your personal information to provide you with information about our products and services. If you do not want to receive any of this information, please contact us on 07 3001 7000. Once you have told us you no longer wish to receive information about our products and services, we will not send you any further material.

The Privacy Policy, which details how we handle your personal information in more detail, is available on our website, [arrivewealthmanagement.com.au/privacy-policy](http://arrivewealthmanagement.com.au/privacy-policy), and upon request.

You consent and agree to how we deal with the collection, use and disclosure of your personal information as set out in this Privacy Collection Statement. This consent continues to operate even though your relationship with us may come to an end.