Privacy Policy

Version: 1 May 2026

Licensee:

Page Financial Advisory Pty Ltd
(AFSL# 700275) ABN: 73 695 374 666

This document outlines Page Financials policy with respect to handling the personal information we collect.

We collect personal information to provide you with the products and services you request as well as to provide information on other products and services offered by or through us. The law requires us to collect and retain personal information.

We will act to protect your personal information in accordance with the Australian Privacy Principles (APP).

We only collect the personal information we reasonably require, in the course of our business of providing services, in accordance with this Privacy Policy by lawful, fair, and non-intrusive means.

We cooperate with police and other enforcement and regulatory bodies as required or allowed by law.

You can seek access to the personal information we hold about you. If the information we hold about you is inaccurate, incomplete, or outdated, please let us know so that we can correct it.

The information in this document is considered to be true and correct at the date of publication. Changes to circumstances after the time of publication may impact on the accuracy of the information held.

What information do we collect and hold

The type of personal information we may collect from you includes, but is not limited to:

- Names, address, email, phone numbers, and job titles
- Information in identification documents such as your passport or driver's license
- Tax file numbers (TFN) and other identification numbers such as Medicare number
- Date of birth and gender
- Financial information, including income, expenses, assets and liabilities
- Details of superannuation and insurance arrangements
- Sensitive information (with your consent), such as health information or membership details of professional or trade associations or political parties
- Bank account details, shareholdings, and details of investments
- Educational qualifications, employment history, and salary
- Visa or work permit status
- Personal information about your spouse and dependents.

We collect personal information from you in a variety of methods. Examples of the ways we collect personal information include:

- Through communications between you and our representatives or your adviser or accountant
- Your use of our website
- You completing application forms in relation to products and services
- Through other avenues, where required to meet regulatory requirements and comply with the law.

How we can use your information

We will use the information you supply for the purpose of providing you with the services agreed under our engagement and related services; to meet obligations we may have at law; including in relation to health and safety.

We are obliged to maintain records which include personal information and make those records available for inspection by ASIC or other regulators under relevant law. If we provide information for the purpose of law enforcement activities, we will make a record of that provision. It is a condition of our agreements with authorised representatives (both personal and corporate) that they adopt and adhere to this Privacy Policy.

The effectiveness of our services is specifically dependent on information you provide and it being relevant, complete, accurate and up-to-date. Without this, our services may not meet your needs or may result in unforeseen financial consequences.

If you elect not to provide us with your personal information, as and when requested, we may not be able to provide you with services. This is because:

- We have legal obligations to collect certain information
- Risk assessment and compliance requirements cannot be met
- Product recommendations cannot be properly tailored to your circumstances
- Regulatory reporting obligations may prevent service provision.

Sharing Information with other parties
In order to provide our services, we may disclose your personal information to internal and external parties, including, but not limited to:

- Other entities who refer your business to us
- Product and service providers such as superannuation fund, trustees, insurance providers, and product issuers for whom we act as agents
- Auditors we appoint to ensure the integrity of our operations
- Suppliers from whom we order goods and services on your behalf
- Other persons acting on your behalf including your accountant, solicitor, executor, administrator, trustee, guardian, or attorney
- if required or authorised to do so under law, law enforcement agencies, regulatory bodies, and government organisations
- Medical assessment services where you have sought insurance for the purposes of underwriting an insurance policy
- Other organisations, who, in conjunction with us, provide their products and services
- Other AFSLs, authorised representatives or their agents for the purpose of due diligence on one of our associated entities were they to decide to sell all or part of their business.

Business Transfer: In the event that a sale of business takes effect, we may transfer your personal information to the purchaser of the business. As a client, you will be advised of any such transfer and your information will not be exchanged if you object to the transfer.

Outsourced Functions: We disclose personal information when we outsource certain functions, including paraplanning, telemarketing, bulk mailing, market research, direct marketing, and information technology support; we may also seek expert help from time to time to improve our systems, products, and services.

Product and service providers we recommend may outsource functions using overseas contractors or companies that process these services using offshore resources.

We also reserve the right to use overseas contractors or companies. We will take reasonable steps to ensure that overseas recipients of information and those assisting in providing personal services to you adhere to the Australian Privacy Principles (APP).

Confidentiality: In all circumstances where personal information may become known to our contractors, agents, AFSLs, authorised representatives or their agents, and outsourced service providers, there are confidentiality arrangements in place. These parties are not able to use or disclose personal information for any purposes other than our own.

Unsolicited Personal Information: If we receive personal information about you that we did not request (unsolicited information), we will assess whether it is necessary for our business purposes. If we determine that the information is not required, we will take reasonable steps to destroy or de-identify it as soon as practicable, in accordance with the Australian Privacy Principles. Where applicable, we may also request that you delete these related communications.

Because our products and services are often offered by other intermediaries such as financial planners, solicitors, or accountants, we may collect personal information about you from these third parties. When we collect information in this way, we will seek your approval prior to collection.

Generally, the sharing of information between intermediaries occurs via a secure method, to be agreed upon with the intermediaries and in line with this privacy policy.

We will only collect personal information from you where it is reasonably necessary for us to provide our services to you or to perform our functions or activities.

We will only collect sensitive information from you with your consent, except in permitted general situations which include:

- The collection of the information is required or authorised by or under an Australian law or a court/tribunal order
- The collection is necessary to address a threat to an individual's life, health, or safety
- Permitted health situations.

The only circumstances in which we would collect, use, or disclose your government-related identifiers is where we are required or authorised by law to do so. For example, we may be required to disclose your Tax File Number (TFN) to the Australian Taxation Office, a superannuation or retirement income product provider.

As well as providing us with information upon which to provide a customised solution to your needs and objectives, we are required under the Corporations Act 2001 (Cth) and the National Consumer Credit Protection Act 2009 (Cth) to collect and hold this information.

Special Protection for Financial Hardship Information: We apply enhanced security and confidentiality measures to information relating to financial hardship or vulnerability.

Children's Information (Under 18 years): We apply additional protections when collecting personal information about individuals under 18 years of age, including enhanced consent requirements and security measures. Where required, we obtain parental or guardian consent before collecting information about minors.

Identification Requirements: Identification documentation is required for collection by law under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), as we are required to know our clients. In some instances, we are required to verify this documentation against other records.

For instance, identification for Australian companies, trusts, or registered co-operatives may need to be verified by a search of records held by regulatory bodies such as the Australian Securities and Investments Commission (ASIC) or the Australian Taxation Office (ATO).

Computer based Information: We may use computer systems and technology (including artificial intelligence) to assist in making decisions that could significantly affect you. This may include:

- Risk assessment and credit decisions
- Compliance screening and monitoring
- Product recommendations and suitability assessments
- Identity verification processes
- Various types of your personal information including financial data, identification information, and transaction history.

Your Rights: You have the right to:

- Know when automated decision-making is being used
- Request human review of automated decisions
- Access information about how decisions are made
- Contact us to discuss any concerns about automated processes.

Keeping your Information Secure

Your personal information is generally held in your client file and on our computer database. We will always seek to ensure that your personal information is protected from misuse, loss, unauthorised access, modification, or disclosure.

Our comprehensive security framework includes both technical and organisational measures as required by law all. They include the use of technology, staff training and robust polices designed to ensure your confidential information is protected.

At all times, your personal information is treated as confidential, and any sensitive information is treated as highly confidential.

Data Retention and Destruction

We reserve this right to retain appropriate records to adhere to regulatory guidance and legislation.

All information that is no longer needed for any purpose will be securely destroyed or deleted.

Websites, Marketing and Social Media

We may use personal information collected from you for the purpose of providing you with direct marketing material or from social media platforms. Where we have collected your information directly and the marketing is related to our products or services that you would reasonably expect, we may send marketing communications without obtaining explicit consent. If you do not wish to receive such information, you can request not to receive it.

Website Data Collection: When you visit our website, details may be recorded about your visit, such as time and date, your computer IP address, pages accessed, time spent on the page, and type of browser. This information is used in an anonymous format for statistical purposes and cannot identify you individually, unless we have sought permission from you to do so.

Cookies: Should you log into a client section of our website, we may use cookies to identify who you are while you are logged in for the session. The cookie is unique to that session, and the data within the cookie is encrypted.

Third-Party Websites: Our website may contain links to other websites. When visiting these websites, be sure to check their Privacy Policy as we are not responsible for the privacy practices of those other parties.

Email Communications: Where you choose to communicate with us by email, we will store your email, name, and address with any other contact or personal information that you have provided on our database.

Spam Act Compliance: We adhere to the Spam Act 2003 (Cth); accordingly, we will:

- Obtain your consent before sending an electronic message to you (this can be express or inferred)
- Provide sender identification (so that you know who sent the message)
- Provide you with the option to unsubscribe.

In addition, for telemarketing activities, we comply with the Do Not Call Register Act 2006 (Cth). This means we will not make telemarketing calls to numbers listed on the Do Not Call Register unless you have provided consent or an exemption applies.

Related Entities

We reserve the right to share information freely between Page Financial Advisory Pty Ltd ABN: 73 695 374 666 and Page Financial Services Pty Ltd ABN: 30 634 535 729 being related entities.

Privacy Breaches

Important: As of June 2025, Australian law provides individuals with the right to take legal action for serious invasions of privacy. This includes situations where there has been an intrusion upon your seclusion or misuse of your personal information that would be highly offensive to a reasonable person. You may be entitled to compensation and other remedies through the courts.

Page Financial is committed to preventing serious privacy breaches through robust privacy protection measures, comprehensive staff training, and strict adherence to privacy laws. We take your privacy rights seriously and have implemented enhanced security and governance measures to protect your personal information.

We are required to give notice to the Office of the Australian Information Commissioner (OAIC) and affected individuals of an "eligible data breach."

This means that if we hold personal information about you, and there is unauthorised access to or disclosure of your personal information, and if you, as the "affected individual" would be likely to suffer serious harm from this access or disclosure, we must notify both you and the OAIC within prescribed timeframes.

Your Right to Complain

If you have any concerns and how we address your privacy you have the right to complain.

You can raise a complaint by either calling us on 02 6676 4878 to discuss your concerns.

Alternatively, you can also write to us via mail or email at:

Mail: The Complaints Manager
PO Box 25, Bogangar NSW 2488
Email: admin@pagefinancial.com.au

Please include a summary of your concerns and how you believe they can be resolved. We will then investigate the matter, may contact you for further information or clarification if required and the respond to your complaint within 30 days.

If you are unhappy with our response, you can lodge a complaint with the Australian Financial Services Complains Authority (AFCA) which we are a member of.

Australian Financial Complaints Authority (AFCA)

Phone: 1800 931 678
Mail: GPO Box 3, Melbourne VIC 3001
Email: info@afca.org.au
Web: www.afca.org.au

Privacy Commissioner: You may also complain directly to the Office of the Australian Information Commissioner about our handling of your personal information at www.oaic.gov.au or phone 1300 363 992.

Contact Us

If you would have any questions or require any additional information about how we address your privacy or any questions relating to this policy please contact:

Phone: 02 6676 4878
Mail: PO Box 25, Bogangar NSW 2488
Email: admin@pagefinancial.com.au