



Privacy Policy

Issued by:
Shartru Wealth Management Pty Limited, ABN: 46 158 536 871,
Australian Financial Services Licence Number: 422409



Shartru Privacy Policy

In this Document 'We', 'us' and 'our' refer to: Shartru Wealth Management Pty Ltd ("Shartru"), and its representatives. Shartru can be contacted by writing to PO Box 565 Belmont NSW 2280, or by telephone on (1300) 478 424.

'You' and 'your' refer to: The person whose information we collect and hold to give advice about financial products and services.

Collection of Personal Information

We collect personal information about you, so we can advise you about financial products and services, administer our relationship with you and to provide you with information on other services we provide. The personal information we collect from you will depend on the advice involved, but includes your name, address, contact details, business details, financial information, and in the case of an application for life insurance, medical and lifestyle information. Depending on the nature of this advice it may also involve collecting information about other family members.

The law can also require us to collect personal information, e.g. Commonwealth legislation requires us to identify persons who open or operate accounts, or we may be required to collect your tax file number.

Other Members of Shartru

We are permitted by the Privacy Act to disclose personal information (other than sensitive information) to our related bodies corporate. This enables Shartru to have an integrated view of its customers. Any related body corporate of ours to which personal information is properly disclosed, will also be bound by the Privacy Act in relation to the use and disclosure of such information.

Under no circumstances will we provide your information to an external party without seeking your permission first unless required by law.

Other Disclosures

Personal information may be disclosed to:

- If you have life insurance: the insurer, claims investigators, medical practitioners, reinsurers, and insurance reference agencies. If sensitive information about you (including health information) is collected for the purpose of an application for life insurance, that sensitive information will only be used for that purpose or with your consent;
- If you have superannuation or investments: external product providers into which you might direct some of your investment, other product providers to which your investment might be transferred, fund administrators and fund trustees;
- If you utilise a portfolio management service such as KRG we will need to direct specific information to them in relation to investments and Tax File Numbers to allow for the execution of that duty.
- If you are seeking the provision of finance, we will approach lenders to assess the viability of any potential deal.
- At your instruction we may be working with other professionals like solicitors or accountants and may be required to pass on information that we have to allow them to complete the designated task.



- External parties provide our data storage and back office computer system. All personal information is entered into this system and is held in a secure environment. The parent company is a listed Australian Stock Exchange company IRESS technologies and their privacy policy can be found here <http://www.xplantechnology.com/au/privacy.htm>.

In all circumstances where we contract with others to provide services to us, and these contractors have access to your personal information, confidentiality agreements will apply. Personal information may only be used by our contractors for our purposes.

We may be allowed or obliged to disclose information by law. e.g. under Court Orders or Statutory Notices pursuant to taxation or social security laws.

You Need to Provide Us with Accurate and Relevant Information

If you provide us with incomplete or inaccurate information, the advice we give you may be incomplete or inappropriate or we may not be able to arrange the products or services you are seeking.

Access

You may (subject to permitted exceptions) access your information by contacting the Compliance Manager, Shartru Wealth Management Pty Ltd, PO Box 565 Belmont NSW 2280 in writing. We may charge you for providing access.

More Information

For more information about our policies on privacy please read our Privacy Statement, which can be obtained upon request or by visiting our website at shartruwealth.com.au