

## 7. Privacy Policy

**The Company's Privacy Policy relates to how we address each of the Australian Privacy Principles (APPs) set out in the Privacy Act 1988 and amendments thereto.** This Privacy Policy applies to [Peak Investment Holdings Pty Ltd \(ABN 17 118 685 993\) \(AFSL 304008\)](#) and its authorised representatives, including Peak Investment Partners Pty Ltd.

### **APP1 – open and transparent management of personal information**

Our policy: We are committed to manage any personal information we collect from our clients in an open and transparent way.

The personal information we collect from you may include:

- Information about your identity including your name, address, date of birth, gender and marital status
- Your Tax File Number or tax residency status
- Financial and transaction information
- Other personal information, such as details of your interactions with us

We collect personal information from you and about you as part of our advisory and portfolio management role. We collect, use and exchange your information so we can:

- Confirm your identity
- Assess your application for a product or service
- Design, manage, price and provide our products and services
- Manage our relationship with you and contact you when required
- Comply with laws, and assist government or law enforcement agencies
- Manage our businesses.

We may also collect, use and exchange your information for other reasons where the law allows or requires us.

Third parties with whom we may exchange your information can include:

- Service providers — for example Praemium and FIN365
- IT support
- Brokers, advisers and product issuers
- Banks — for example, if you need to open an account
- Our Auditors
- Government and law enforcement agencies or regulators

- Organisations that help identify illegal activities and prevent fraud
- Other parties where we have obtained your prior consent – for example your accountant

We collect information in a variety of ways, including asking you for data about you and asking others to provide data about you (e.g. a super fund you invest in).

Any personal information we hold about you will be securely stored either in hard copy or on computer hard drive or encrypted in the cloud through a Sydney based external data storage provider.

If you have any complaint about our treatment of your personal information you can contact us or the Privacy regulator directly – they are accessible here: [www.oaic.gov.au](http://www.oaic.gov.au).

We will acknowledge your complaint within 3 business days and aim to resolve it within 30 calendar days. If you are not satisfied with our response, you may complain to the Office of the Australian Information Commissioner (OAIC).

We can provide you with a copy of this Privacy Policy free of charge upon request. It is also available on our website.

### **APP 2 – anonymity and pseudonymity**

Our policy: Although the Privacy Act makes provision for people to remain anonymous or use pseudonyms, we believe it is impractical for us to deliver our services to you if you wish to do this. Where lawful and practicable we will allow anonymity or pseudonymity, however most financial services requires us to identify you.

### **APP3 – collection of solicited personal information**

Our policy: We only collect information from you that we believe we need in order to deliver our services to you. If we seek to collect “sensitive” personal information (as defined) from you we also seek your express consent first.

### **APP 4 – dealing with unsolicited personal information**

Our policy: If we determine that we have obtained unsolicited personal information from you (i.e. information we don’t actually need in order to deliver our services to you) we will contact you and return it or otherwise remove it from our records as soon as is practicable.

#### **APP 5 – notification of the collection of personal information**

Our policy: Where we collect information about you, other than directly from you, we will advise you of this fact and provide any other information to you about that collection as is determined relevant in the circumstances and in light of sub-clauses 5.1 and 5.2 of the APPs. When we collect personal information from you (including via onboarding forms, portals or meetings) we will take reasonable steps to notify you of the matters required by APP 5, including a link to the Privacy Policy.

#### **APP 6 – use or disclosure of personal information**

Our policy: If we use or disclose your personal information for any purpose other than the primary purpose of its collection (or any secondary purpose you have expressly consented to) we will advise you as soon as practicable.

#### **APP 7 – direct marketing**

Our policy: From time to time, we may also use your information to tell you about products or services we think you might be interested in. If we wish to use any information that we have gathered from you for the purpose of direct marketing we will seek your express consent first, unless the circumstances of collection made it reasonably likely that we collected the information for that purpose – even if this is not the primary purpose of collection.

Of course, if we ever do this you will always have the option to “opt out” and not receive any direct marketing from us. Please contact us should you wish to opt out.

#### **APP 8 – cross-border disclosure of personal information**

Our policy: The party that hosts IT infrastructure that we back our business data to is Sydney based and such data is stored in Sydney. We have sought confirmation from this service provider that they will treat your data securely and in alignment with the APPs. If we form the view that they are not able to treat client personal information in this way, we will seek an alternative service provider.

Should your portfolio include overseas investments we may disclose personal information to overseas recipients including custodians who hold your international shares and the Internal Revenue Service for US shares (United States of America). These overseas recipients may be located in the United States and other jurisdictions in which your international investments are held (which will depend on the relevant market, custodian or service provider).

If we determine that some other overseas party may receive your personal information, we will perform the same assessment as above before we engage with them.

#### **APP 9 – adoption, use or disclosure of government related identifiers**

Our policy: We won't use any Government related identifier as our own identifier of you unless it is necessary for us to deliver our services to you and in doing so, we need to liaise or communicate with a Government Department or agency that requires us to use a Government related identifier.

#### **APP 10 – quality of personal information**

Our policy: We will do all we can to ensure the personal information we collect is accurate, up-to-date and complete.

#### **APP 11 – security of personal information**

Our policy: We will take all reasonable steps to maintain and store your personal information securely so long as we reasonably require it to deliver our services. Once we no longer require this information, we will take all reasonable steps to ensure it is securely destroyed, de-identified or returned to you or your nominated agent.

#### **APP 12 – access to personal information**

Our policy: We will provide you with access to the personal information we hold about you provided no statutory exception applies. If we believe one does, we will advise you of our basis for refusing access so that you may consider your position viz-a-viz that refusal. To request access, contact us using the details below. We may need to verify your identity and will respond within a reasonable period (usually within 30 days).

#### **APP 13 – correction of personal information**

Our policy: We are happy to rectify any personal information we hold about you should you (or we) consider our records to be inaccurate. You can request correction by contacting us, and we will take reasonable steps to correct it or explain why we cannot.

#### **Contacting**

If you have any questions about this Privacy Policy, please contact:

Privacy Contact – Peak Investment Holdings Pty Ltd

Stuart Dear, Director Peak Investment Holdings Pty Ltd

Level 11, 56 Pitt St, Sydney NSW 2000

[stuartd@peakinvest.com.au](mailto:stuartd@peakinvest.com.au) or 02 82745870