



SETCH GROUP PTY LTD

PRIVACY NOTICE

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Setch Group Pty Ltd (ABN 61 661 091 201) is a Corporate Authorised Representative (CAR 1299382) of InterPrac Financial Planning Pty Ltd (ABN 14 076 093 680) AFSL 246638
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Email: clientservice@setch.au
Phone No: 1300 001 385

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1. About this Notice

The purpose of this Privacy Notice ("Notice") is to make you aware of how we will use your personal information and the measures and processes we have put in place in order to ensure that we comply with applicable data protection laws (including the European General Data Protection Regulation ("GDPR") and the Privacy Act 1988 (Cth) ("Privacy Act").

This Notice is given by Setch Group Pty Ltd (ABN 61 661 091 201), its related bodies corporate, and their appointed authorised representatives and financial advisers (when acting on their behalf), (together and separately ("we", "us" and "our"). In relation to the personal information where we make decisions on how your information is used in the context of providing you with services, including access to this website, we are a controller for the purposes of the GDPR.

We may collect information about you because we are required or authorised by law to collect it. There are laws that affect financial institutions, including company and taxation law, which require us to collect personal information. For example, we require personal information to verify your identity under Commonwealth Anti-Money Laundering law.

This Notice explains how we handle personal information relating to individuals, whether or not they are customers ("you" or "your"), in compliance with our obligations under applicable data protection laws.

If you provide personal information to us about someone else, you must ensure that you are entitled to disclose that information to us. You should also take reasonable steps to ensure the individual concerned is aware of how we collect, use and disclose personal information for the purposes described in this Privacy Notice.

2. Consent

By electing to acquire our services, you will be deemed to consent to us using your personal information in a manner consistent with this Privacy Notice, including (if applicable) monitoring your use of our website.

3. Sources of personal information

We collect personal information about individuals directly from that individual unless it is unreasonable or impracticable for us to do so. We obtain personal information from you:

1. through your interactions with us and our services, such as when you request information or call us, when you apply for services, when you send us emails and when you attend meetings with us;
2. through your system/device, for example, our servers, logs, and other technologies automatically collect your system/device and usage information; and
3. through cookies and similar technologies.

We also collect information from third parties such as:

1. Credit Reporting Bodies (CRBs) in compliance with our legal and/or regulatory obligations; and
2. other third parties that are permitted to disclose your personal information to us where such personal information is required in order for us to comply with our legal obligations or to provide services to you, such as ID verification checks.

4. Unsolicited personal information

If we collect any unsolicited personal information, we must determine whether we could have collected the information under APP 3 of the Australian Privacy Principles (APP). If not, we must promptly destroy or de-identify the information. Otherwise, we may hold the information, and afford it the same protection as other personal information.

5. Types of personal information we collect and hold

We only collect personal information to the extent that this is reasonably necessary for one or more of our functions or activities. The personal information we collect, and hold may include:

1. information that is used to identify you, such as your name, your age or date of birth, your current and past addresses, and copies of your identification documents (including a copy of a passport, national ID card, or such other documentation as required by local laws);
2. information that is used to contact you such as your mailing or street address, email address, and phone number(s);
3. personal and sensitive information that product issuers may require in order to deliver you their product, such as your financial information, your health or insurance-related information, information about your assets and liabilities, and employment information;
4. your Tax File Number (TFN);
5. your electronic device or connection details, such as your device ID, device type, geo-location information, computer and connection information, statistics on page views, traffic to and from the sites, ad data, IP address, and standard web log information;
6. details of the products and services we have provided to you or that you have enquired about, including any additional information necessary to deliver those products and services and respond to your enquiries;
7. any additional information relating to you that you provide to us directly through our website or app or indirectly through your use of our website or app or online presence or through other websites or accounts from which you permit us to collect information;
8. information you provide to us through customer surveys; and
9. any other personal or sensitive information that may be required to facilitate your dealings with us.

If we request your TFN, we are doing so as an agent for your new superannuation scheme under the Superannuation Industry (Supervision) Act 1993. It is not an offence to decline to provide your TFN. However, if you fail to provide your TFN to your superannuation scheme or retirement product issuer, you may be liable for additional income tax of 32%. This tax is on top of the 15% tax you already paid on assessable contributions. Further information is available on the Australian Taxation Office website: [No TFN supplied – additional income tax](#).

Personal information may include “special categories of personal data”. These are personal information revealing racial or ethnic origin, political opinions, religious or philosophical beliefs or trade union memberships, and genetic data, data concerning health, or data concerning sex life or sexual orientation. It is unlikely that we will process such information about you other than data relating to your racial or ethnic origin. In respect of such processing, you expressly consent to it. If we collect and/or otherwise process any other types of the foregoing information we will obtain your express consent to do so.

In certain circumstances it may be necessary for you to provide us with your personal information, for example, to enable us to provide services to you or to comply with our legal obligations. In other circumstances, it will be at your discretion whether you provide us with personal information or not. However, failure to supply any of the personal information we may request may mean that we are unable to maintain or provide services or products to you. Your personal information will only be processed to the extent that it is necessary for the specific purposes notified to you.

We make every effort to maintain the accuracy and completeness of your personal information which we store and to ensure all of your personal information is up to date. However, you can assist us with this by promptly contacting us if there are any changes to your personal information. We shall not be responsible for any losses you suffer arising from any inaccurate, inauthentic, deficient, or incomplete personal information that you provide to us.

6. Fair and lawful processing

We will usually only process your personal information where:

1. the processing is necessary to comply with our legal obligations including:
 - a) to carry out anti money laundering, financial, verification of identity and credit checks and for fraud and crime prevention and detection purposes;
 - b) to comply with our legal and regulatory obligations and requests anywhere in the world, including reporting to and/or being audited by national and international regulatory bodies; and
 - c) to comply with court orders and exercise and/ or defend our legal rights, as otherwise permitted or required by any applicable law or regulation; or
2. the processing is necessary for the performance of a contract to which you are party, or in order to take steps at your request prior to entering into such contract; or
3. the processing is necessary for our legitimate interests or the legitimate interests of others (except where such interests are overridden by the interests or rights of your employees, agents and contractors and those of your associated entities requiring the protection of their personal information) including:
 - a) for monitoring and assessing compliance with Setch's policies and standards;
 - b) for promotional and marketing materials and activities;
 - c) to comply with court orders and exercise and/ or defend our legal rights, as otherwise permitted or required by any applicable law or regulation;
 - d) for administrative purposes in relation to the security and access of our systems, offices, platforms and secured websites and applications;
 - e) to contact you about the services and products we offer; or
 - f) you confirm that your employees, agents, and contractors and those of your associated entities consent to the processing of their personal information on the basis set out in this Notice including in relation to the processing of personal information relating to racial or ethnic origin.

7. Purposes we collect, hold and use personal information

Purposes for which we may collect, hold and use personal information (other than as required by law) include, but are not limited to:

1. enable you to access and use financial products and services that we may offer or arrange;
2. operate, protect, improve and optimise our website, app, business, and our users' experience, such as to perform analytics, conduct research, and for advertising and marketing;
3. send you service, support and administrative messages, reminders, technical notices, updates, security alerts, and information requested by you;
4. send you marketing and promotional messages and other information that may be of interest to you, including information sent by, or on behalf of, our business partners that we think you may find interesting;
5. administer rewards, surveys, contests, or other promotional activities or events sponsored or managed by us or our business partners;
6. establish your identity and verify that you are who or what you claim to be for the purposes of our functions or activities, such as for the performance of a contract to which you are party; and
7. comply with our legal obligations, resolve any disputes that we may have with any of our users, and enforce our agreements with third parties.

We do not and will not sell, rent, or trade your personal information.

8. Disclosure of personal information

We may disclose your personal information to our related entities or third parties either in Australia or abroad, including the United Kingdom, Singapore, the Philippines, and elsewhere in the world from time to time. Such related entities and third parties, assist us in various activities related to the provision of financial services including providing para-planning and administration. We will take reasonable steps to ensure that all personal information disclosed to such overseas recipients will be handled by those recipients in accordance with this Privacy Notice.

We will only disclose your personal information for the purposes connected with the primary purpose of collection, or a reasonably related secondary purpose which we believe you should reasonably expect. Secondary purposes might include disclosure to maintenance personnel or other third-party contractors (including outsourced and cloud service providers) who may be unable to avoid accessing personal information in the course of providing technical or other support services to us. Examples of disclosures may include disclosures to:

1. our employees and related bodies corporate;
2. third party suppliers and service providers (including providers for the operation of our websites and/or our business or in connection with providing our products and services to you);
3. professional advisers, dealers and agents, trade leaders, portfolio managers or contractors;
4. our existing or potential agents, business partners or partners;
5. anyone to whom our assets or businesses (or any part of them) may be, or are transferred;
6. specific third parties authorised by you to receive information held by us;
7. financial institutions and other similar organisations that we deal with in the course of our business activities, or those that are nominated by you;
8. any organisation at your request or any persons acting on your behalf, including your financial adviser, broker, superannuation fund, solicitor, or accountant;
9. trusted business partners or partners who work on behalf of or with us under confidentiality agreements (however, these entities do not have any independent right to use or share this information);
10. introducing brokers with whom we have a mutual relationship and who have introduced you to us;
11. any other entities where you have otherwise consented; and/or
12. other persons, including government agencies, regulatory bodies, law enforcement agencies, or as required, authorised, or permitted by law.

9. Recording of Telephone Calls

We may record telephone calls you make to our customer helplines to check for mistakes, train staff, prevent, detect, investigate and prosecute fraud and to assist with disputes. We do this in the interests of offering a good service to our customers and to comply with our legal obligations.

If you do not agree with your telephone conversation being recorded, we recommend that you contact us using another form of communication, such as email or through the Trading Platform help function.

10. Direct marketing

We will not use your personal information for the purposes of direct marketing to you unless:

1. you have consented to receive direct marketing materials; or
2. we believe you may be interested in the material bases on services you have previously enquired about or which we currently provide to you; or
3. you would reasonably expect us to use your personal information for this purpose.

You can withdraw your consent to direct marketing or request that we stop sending you direct marketing communications at any time, either by clicking on the unsubscribe link in the relevant email communication or by emailing us at clientservice@setch.au

Please note also that even if you have requested not to receive further direct marketing communications, we may continue to provide you with information about changes to our terms and conditions for the supply of goods or services, questionnaires, and other factual information. This form of communication is not regarded as "direct marketing" under applicable data protection laws.

11. Storage of data and overseas disclosure

Typically, we will store personal information in Australia, and on cloud-hosted applications, some of which may be located in jurisdictions that do not offer the same protection as your home country.

By providing your personal information to us, you agree to this processing. We will ensure that we have adequate safeguards in place so that your personal information is treated securely and in accordance with applicable law and regulation and with our policies and standards. If you would like a copy of the safeguards we have put in place please contact us at 1300 001 385.

Your personal information may also be transferred overseas when the third parties with whom we may share it (as described in this Notice) are located overseas.

In addition, it is possible that we, or our subcontractors, will utilise cloud technology in connection with the storage of personal information, and it is possible that this may result in offshore storage.

It is not practicable for us to specify in advance the location of every service provider with whom we deal and it may change over time. It is possible that your personal information will be transferred to a jurisdiction where you will not be able to seek redress under the Privacy Act and that does not have an equivalent level of data protection as Australia. If you have concerns regarding the transfer of your personal information overseas, please contact us at 1300 001 385.

12. Data Security

We take reasonable steps to protect the personal information we hold against loss, unauthorised access, use, modification or disclosure, and against other misuse.

When using our website, you should be aware that no data transmission over the Internet can be guaranteed as totally secure. Although we strive to protect such information, we do not warrant the security of any information that you transmit to us over the Internet, and you do so at your own risk.

When no longer required, all personal information is destroyed or de-identified in a secure manner.

13. Your rights in relation to the personal information we collect

If you wish to update, modify/correct, or delete any of your personal information that we process, to access your personal information, receive a copy of the personal information we have collected from you, or if you would like us to stop processing any of your personal information which we process, to the extent you are entitled to do so under applicable law, you can make such a request by writing to us at the address set out below.

We will respond to your request within the time prescribed by applicable law. If such changes are made pursuant to your request(s) this may affect our ability to continue to provide our services to you and in such circumstances, we reserve the right to terminate our agreement on notice to you. We take reasonable steps to ensure that the personal information we collect is accurate, current, and complete.

We will provide you with access to your personal information held by us unless we are permitted under the Privacy Act to refuse to provide you with such access.

There is no set fee for requesting access to your personal information, but we may require you to meet our reasonable costs in actually providing you with access and where permitted to do so, request such fees in accordance with applicable laws.

If we refuse to give you your personal information on a permitted ground or refuse to correct your personal information, we will give you written notice with our reasons and information about how to complain.

14. Openness

From time to time, we may change this Notice on how we handle personal information or the types of personal information which we hold. Any changes to this Notice will be published on our website. You may obtain a free copy of our current Notice from our website or by contacting us on the details below. It is your responsibility to check the website from time to time in order to determine whether there have been any changes.

15. Complaints Handling

If you have a complaint about the way in which we have handled a privacy issue, you may contact us at: 1300 001 385 or via another option below.

If you are not satisfied with the process of making a complaint to our Privacy Officer, you may make a complaint to the Office of the Australian Information Commissioner at:

Website: oaic.gov.au

Postal address:

Email: enquiries@oaic.gov.au

Office of the Australian Information Commissioner

Phone: 1300 363 992

GPO Box 5218

Sydney NSW 2001

You may alternatively contact our External Disputes Resolution scheme, which is the Australian Financial Complaints Authority (AFCA) at:

Website: afca.org.au

Postal Address:

Email: info@afca.org.au

Australian Financial Complaints Authority

Phone: 1800 931 678 (free call)

GPO Box 3

Melbourne VIC 3001

In the European Economic Area, the relevant supervisory authority is the one in the country or territory where:

- you are resident;
- you work; or
- the alleged infringement took place.

A list of National Data Protection Authorities in the European Economic Area can be found here: http://ec.europa.eu/justice/data-protection/bodies/authorities/index_en.htm

16. How long we will hold your personal information

We will only retain your personal information for as long as necessary to fulfill the purpose for which it was collected or to comply with legal, regulatory or internal policy requirements. However, if you

wish to have your personal information removed from our databases, you can make such a request by writing to the address set out below. Subject to any legal or regulatory requirements, we will then delete this information (to the extent technically practicable).

17. How to contact us

If you have any questions or concerns about our Privacy Notice our practices, or you require information or wish to make a complaint, please contact us at:

Email: clientservice@setch.au

Address: Setch Group Pty Ltd
89 Bronte Road
Bondi Junction NSW 2022