Licensee Logo

Privacy Policy

Gill and Co Advisory Pty Ltd

Australian Financial Services Licence (AFSL) No. 551560

8th of September 2025

Introduction

At Gill and Co Advisory Pty Ltd ABN 39 668 498 735, Australian Financial Services Licence (AFSL) 551560, we are committed to protecting your privacy.

We are bound by the Privacy Act 1988 (Cth) (‘Privacy Act’), and we manage and protect your personal information in accordance with the Australian Privacy Principles (APPs).

This policy describes how we collect, hold, share, use, and disclose your personal information under applicable Privacy Law. It also explains how you can complain about a breach of your privacy, access the personal information we hold about you, and have that information corrected.

What personal information do we collect and hold?

‘Personal information’ means any details about you from which your identity is apparent or can be uncovered.

When we provide you with financial services under our licence, we collect and hold the personal information we need to provide those services to you. For example, we collect personal information when we undertake the fact-find process, complete an application for insurance or an investment, assist you with a claim under an insurance policy and review your circumstances. We need to collect a broad range of information including your name, address, contact details, age and details of your personal and financial affairs.

We may also collect sensitive information, such as medical history and health and lifestyle information, to provide financial advice about life insurance products.

How do we collect health information?

Health information is any personal information about your health or disability. It includes information or opinion about your illness, injury or disability.

Some examples of health information include:

- notes of your symptoms or diagnosis
- information about a health service you've had or will receive
- specialist reports and test results
- prescriptions and other pharmaceutical purchases
- dental records
- your genetic information
- your wishes about future health services
- your wishes about potential organ donation
- appointment and billing details
- any other personal information about you when a health service provider collects it

We may collect your health information where we advise you on insurance products. We do not use or share that information for any purpose other than the underwriting, application, pre-assessment or administration of your policy, claim or account or as otherwise notified to you when we collect your information. With your consent, some health information may be sourced by the Life insurance company from you or your medical professionals.

How do we collect sensitive information?

Generally, we do not collect sensitive information about you unless required by law or where you explicitly consent for us to do so, and it is required for us to collect it to service you. We will not collect sensitive information about you where this is expressly prohibited by law.

Sensitive information includes information relating to racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual preferences or practices, health information, genetic information about an individual that is now otherwise health information or criminal records.

We will not use sensitive information for direct marketing or any purpose other than the primary purpose of collection.

How do we collect your personal information?

Generally, we collect this information directly from you. We may also collect information from third parties such as your bank, accountant, lawyer, insurers, companies you invest with and others such as:

- Another person or entity where you are covered under an insurance policy that covers more than one person or is taken out by someone you know;
- Organisations who help us verify your identity under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth);
- Other organisations, service providers (including software providers and IT services) or business partners who work with us to provide products or services to you; and
- People who refer you to us.

Which third-party applications that we use or recommend may collect your personal information?

{ManualThirdPartyCollectors}

What is the main purpose for collecting, holding and disclosing personal information?

The main purpose for which we collect, hold, use and disclose personal information is to advise you about your personal financial goals and objectives and to arrange and manage your insurance, investments, superannuation and any other matters you ask us to assist with.

Other purposes include to:

- Verify your identity;
- Manage your ongoing requirements, and our ongoing relationship with you and improve our services;
- Perform internal functions such as administration, accounting and information technology system requirements;
- Refer you to other organisations, service providers or business partners;
- Comply with legal and regulatory requirements, and prevent fraud or crime;
- Help us improve our services, develop our products and conduct research; and
- Send you offers, updates, articles, newsletters or other information about products and services that we believe will be of interest to you. You may opt out of this at any time by getting in contact with us.

We may communicate with you by email or post unless you tell us that you do not wish to receive such communications.

To whom will we disclose your personal information?

We may disclose your personal information to:

- Insurers you request us to arrange insurance with, including information about your health;
- Organisations you ask us to arrange investments with or through, including your tax file number;
- Your bank, accountant, lawyer, insurers, and other professional advisers, if you request us to liaise with them;
- Individuals or organisations who assist us in providing our services, including financial intermediaries from whom we obtain quotations, software providers, IT services and hosting, cloud storage providers, marketing, communication, administration and paraplanning services, compliance consultants and auditors;
- Organisations who help us verify your identity;
- Other organisations, service providers or business partners whom we consider may provide services or products you would find useful or who provide you with products or services along with us;
- Other companies, in the event of a corporate sale, merger, reorganisation, dissolution or similar event;
- Regulatory bodies, government agencies or law enforcement bodies; and
- Anyone else we are permitted to or required to provide information to by law.

Our engagement letter will seek your consent to disclose your information in this way at the inception of your client relationship with us.

Our Record of Advice/Statement of Advice will seek your consent to disclose your information in this way if you were already a client on 20 July 2018.

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

We may engage services of organisations based overseas or in Australia but store data overseas or access services overseas. Some of the organisations we may disclose to may be located overseas and include New Zealand, Japan, South Africa, the USA, Canada, member states of the European Union, United Kingdom, Malaysia, Singapore, Hong Kong, Brazil, India, Indonesia, Mexico, Philippines, Russia, Switzerland, Taiwan, Thailand, South Korea and UAE. Where Personal Information is disclosed to these overseas locations, we expect these organisations to comply with this Policy and any relevant privacy laws and regulations applicable to their jurisdiction.

What if you don't provide some personal information to us?

If you don’t provide us with full information, we can’t effectively advise you.

How do we store and protect your personal information?

We strive to maintain the relevance, reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected, to enable us to respond to any questions after the end of our relationship and to comply with any applicable legal or ethical reporting or document retention requirements. This will generally be 7-10 years.

We hold the information we collect from you in physical and electronic records, which may be stored at our premises our service providers’ premises, in secure data centres or the cloud.

We use a range of physical and electronic security measures to protect your information from misuse, interference, loss, unauthorised access, modification or disclosure.

Web and mobile data

Analytics data – Our various software and IT service providers may provide analyses of how our clients use these services, e.g. how clients respond to marketing communications or use our personal wealth application.

Web data – We may use technology such as cookies, beacons, tags, scripts and tracking pixels to collect, store and use anonymous data about how you use our website and interact with our emails. This includes your server address, the date and time of your visit, the pages and links accessed, the type of browser used and other information about your browsing activities. This data is used to increase functionality and can also enable us to display information and content that is tailored to our understanding of your interests.

How can you check, update or change the personal information we hold?

You have the right to:

- Request access to your personal information and ask us to correct or erase it;
- Request us to restrict the way we manage your personal information, e.g. If you dispute its correctness;
- Request us to transfer your data to another entity; and
- Object to us managing your personal information at any time, e.g., you may withdraw any consent you have given us about how we manage and use your personal information. This does not invalidate any earlier permitted use we have made of your information.

If you wish to access or correct your personal information, please contact us using the contact details below.

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose the personal information we hold about you. We will also correct, amend or delete any personal information we agree is inaccurate, irrelevant, outdated or incomplete.

We do not charge for receiving a request for access to personal information or for complying with a correction request.

In some limited cases, we may need to refuse access or a request for correction. We will advise you as soon as possible if this is the case and the reasons for our refusal.

Your rights if you are in the European Union

As provided for in the General Data Protection Regulation (GDPR): you have the right to

- access your data;
- correct or rectify your data;
- delete your data subject to applicable law;
- have your data processed only in accordance with applicable law;
- have copies of your data to be moved to another controller;
- object to our processing your data otherwise than in accordance with the law; and
- withdraw any consent to our processing of your data at any time.

Please email phillip@gillandcoadvisory.com.au to exercise any of those rights.

Marketing Material

Periodically, we may promote newsletters, information, products, services or opportunities that we believe may be relevant to you. You can inform us if you do not wish to receive marketing material from us; you can do this via email or telephone.

The ability to opt-out does not include disclosure documents or important communications that your adviser will send you. If you wish to opt out of marketing material, we will implement this for you within 30 days.

How to make a privacy complaint

If you have any concerns about whether we have complied with the Privacy Act 1988 (Cth), the Australian Privacy Principles, or this Privacy Policy, please write to us using the contact details shown below. We will try to respond with a decision within 30 days of you making the complaint.

If your complaint is not resolved, you may refer it to the Australian Financial Complaints Authority (AFCA), which can be contacted:

- by phone at 1800 931 678,
- by email at info@afca.org.au
- by post at Australian Financial Complaints Authority Limited GPO Box 3 Melbourne, VIC 3001.
- by fax at (03) 9613 6399

Alternatively, you can refer your complaint to the Office of the Australian Information Commissioner, who can be contacted by phone at 1300 363 992, by email at enquiries@oaic.gov.au, or by post at GPO Box 5218, Sydney NSW 2001.

If your complaint reasonably requires us to contact a third party, we may need to give some of the information contained in your complaint to that party.

Updating this Policy

We may update this Privacy Policy at any time by publishing it on our website.

Tell us what you think

We welcome your questions and comments about privacy.

Our contact for requests for access and alterations, concerns or complaints or questions and comments is:

Phillip Alexander,

Gill and Co Advisory Pty Ltd,

14 Derribong Crescent, Bangor, NSW, 2234.

Phone:

Email: phillip@gillandcoadvisory.com.au