

Privacy Policy

Dated: 15/7/2023

Adviser Universe Pty Limited ABN 66 645 583 044 (referred to as “Adviser Universe”, “we’ and “us”) recognise that the privacy of your personal information is important to you and is committed to protecting the privacy of any personal information it collects from you. Unless you give us your consent to do otherwise, we will only collect and use your personal information as set out below. Adviser Universe is the Administrator and Promoter of the Adviser Universe IDPS-Like Scheme.

Adviser Universe abides by the Australian Privacy Principles (“APPs”) under the Privacy Act 1988 (Cth). This Privacy Policy outlines how we will handle and manage personal information we collect about you. You can obtain information about the APPs and your privacy rights at the website of the Office of the Australian Information Commissioner at www.oaic.gov.au/privacy-portal/.

What information do we collect?

An enquiry is a request to answer any question or provide further information in relation to your account. We collect personal information that is necessary for us to conduct our business.

Personal information is any information that can be used to identify you and may include:

- name;
- date of birth;
- address;
- telephone numbers;
- email address;
- occupation;
- financial information, including assets, income, insurance and superannuation details;
- bank account details; and
- tax file number.

How do we collect and hold your personal information?

We usually collect personal information in the following ways:

- Directly from you, either in person, in documents, by email, facsimile or via the Funds’ websites;
- From third parties, such as your employer, financial advisers, stockbrokers, financial institutions or Superannuation Fund administrators, where we have established accounts in your name, business associates and business counterparties, and solicitors; and
- From publicly available resources.

We hold personal information in hard copy and/or electronic files.

Collection of information from our websites

When using our websites you may voluntarily disclose personal information to us.

Our service provider logs the following information for statistical purposes: your server address, top level domain name (eg .com, .gov, .au, .uk, etc.), the date and time of your visit, the pages accessed, the documents downloaded, the previous site visited and the type of browser used. This information is used for internal purposes only, including statistical purposes.

We will not try to identify users or their browsing activities except as necessary to investigate or report any suspected unlawful activity, as required or authorised by law or as reasonably necessary for the activity of an enforcement body.

Some of our websites use cookies to provide relevant services to you. You can usually decline cookies by modifying your browser settings. Note that by declining cookies you may not be able to access certain services available on our websites.

Unless you have provided it to us otherwise than through our websites, we will only record your email address if you send us a message. In those circumstances, your email address will not be automatically added to any mailing list.

For what purposes do we collect personal information and what are the consequences of not providing us with the information requested?

Generally, we collect personal information about you:

- to provide you with a range of products and services, to meet our obligations to you and to enable us to conduct our business; and
- as required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

We also collect personal information so you can communicate with us in writing, by e-mail, telephone or via the Funds' websites.

If you do not give us the requested personal information, or if the information you give us is incomplete or inaccurate, we may be delayed or prevented from providing you any products or services, carrying any transaction for you, providing information to you, processing any application or otherwise meeting our obligations to you.

How do we use your personal information?

We use the personal information we collect primarily to provide you with a range of products and services, to meet our obligations to you and to enable us to conduct our business, including:

- administering and reporting to you on a variety of investment solutions, carrying out investments on your behalf as well as managing and reporting to you on your investments;
- providing you with superannuation administration services and insurance claims processing;
- conducting our internal business operations (including meeting any relevant legal requirements);
- managing client relationships and improving the services we provide; and
- providing you with information about financial and superannuation products and services or events through our newsletters and other promotional materials.

To whom do we disclose personal information?

We will only disclose personal information in the following circumstances:

- Internally to our staff;
- To our related bodies corporate;
- To any person where necessary or desirable in connection with the provision of our products or services, including to financial institutions where we may establish accounts or other banking facilities on your behalf;

- To our professional advisers such as auditors, accountants and lawyers, insurance companies, consistent with normal business practices;
- To third parties we may engage from time to time to assist us in the promotion of our products and services, and who may receive limited personal information for that purpose;
- To external service providers in Australia, New Zealand and the United Kingdom (on a confidential basis) so they can provide us services related to our business, for example mailing services, IT services, unit registry and custodial services and archives services;
- Where required or authorised by law; and
- Where you consent to the disclosure. Where applicable we may rely on employee and related bodies corporate exemptions that are available to us under the Privacy Act when using or disclosing personal information.

Electronic Verification

To meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), we may use your personal information to verify your identity through the process of electronic verification.

We may also perform the same process to re-identify you, from time to time.

We will disclose your personal information to our service provider in order for us to verify your identity by electronic verification. Our service providers will match and exchange your personal information with external data sources, such as an electoral register.

Additionally, with your consent, documents you have provided us as evidence of your identity, such as: passports, driver's licenses and Medicare cards will be matched against the records of the relevant government agency, via the Australian Governments document verification service (DVS) which allows organisations to compare individuals ID information with government records.

You do not have to agree to electronic verification, instead you can choose to provide requested documentation.

Cross-border disclosure of personal information

Some of our third-party contractors and service providers may perform certain services overseas. As a result, your personal information may be disclosed to a recipient in a foreign country, including New Zealand and the United Kingdom. For example, we may use external service providers overseas so they can provide us services related to our business, for example mailing services and IT services.

Under privacy laws effective from 12 March 2014, we must take reasonable steps, in the circumstances, before personal information is disclosed to an overseas recipient to ensure that the overseas recipient does not breach privacy laws in relation to that information

How secure and accurate is your personal information?

We will take reasonable steps to ensure that all personal information we collect or use is:

- accurate, complete, up-to-date, relevant and not misleading;
- stored in a secure environment; and

- protected from misuse and loss as well as unauthorised access, modification or disclosure.

If any of your details change, please let us know as soon as possible by using the contact details below so we can maintain the accuracy of your personal information.

Data breach notification

In the event of an 'eligible data breach' we will promptly notify the Office of the Australian Information Commission and any affected or at-risk individuals. Generally speaking, this would be when we have reasonable grounds to believe that there has been unauthorised access or disclosure of personal information, or that the information has been lost in a way that is likely to give rise to unauthorised access or disclosure.

Importantly, we are only required to make a notification where there is a likely risk of serious harm as a result of the unauthorised access or disclosure.

If we notify you of a breach, where possible we will provide recommendations as to the steps you should take regarding the breach.

There are a number of exceptions that apply in relation to our obligation to notify you of an eligible data breach. These include where we have taken sufficient remedial action before any serious harm is caused.

How can you access and correct your personal information?

You have a right to access personal information we hold about you. We will comply with any request to access your personal information that you send us by email at info@AdviserUniverse.com.au; except where the Privacy Act 1988 (Cth) or the APPs allow us to refuse to do so.

There is no fee for making a request to access your personal information but we may charge a fee for giving you access to your personal information in a mutually agreed format, usually by sighting the accessible information held on file.

You also have the right to ask us to correct information about you that is inaccurate, incomplete, out-of-date, irrelevant or misleading.

If we refuse to correct your personal information as requested, we must:

- notify you in writing of the reasons for the refusal unless it would be unreasonable to do so, and how to complain of the refusal; and
- upon request from you that we associate a statement that the information is inaccurate, incomplete, out-of-date, irrelevant or misleading, take such steps as are as reasonable in the circumstances to associate such a statement so that it will be apparent to users of the information

Website links to other websites

Sometimes our websites may contain a link to third party websites. We are not responsible for the content or material contained in, or obtained through, any third-party website or for the privacy practices of the third-party website. We suggest that you review the privacy policy of each website

that you visit.

How can I contact Adviser Universe?

If you have any questions or complaints about how we handle your personal information, you can contact our Privacy Manager on 1300 683 323 during business hours or email info@AdviserUniverse.com.au. We will consider and respond to any complaint notified to us within 21 days. We will always endeavour to resolve any complaint to your satisfaction.

Australian Privacy Commissioner

If you are not satisfied with the way in which we handle your enquiry or complaint, you can contact the Office of the Australian Privacy Commissioner on Tel: 1300 363 992 or email: enquiries@oaic.gov.au.

Changes to this Privacy Policy

This is our current Privacy Policy outlining our personal information management practices. This Policy replaces any other privacy policy published by us to date. We may vary this policy from time to time. We encourage you to review the Funds' websites regularly to ensure that you are aware of our current Privacy Policy