PRIVACY POLICY

At Byfields Advice Pty Ltd and Byfields Wealth Management, we are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth). This Policy describes our policies and practices for collecting, handling, storing, using and disclosing personal information. It also deals with how you can complain about a breach of the privacy laws, access the personal information we hold about you and have that information corrected (where necessary).

What personal information do we collect and hold?

When we provide you with our Financial Planning services, we ask you for the information we need to obtain a clear understanding of your goals and objectives. We collect your information through our Data Collections Forms, emails and phone conversations. This can include a broad range of information from your name, address, contact details and age to information about your personal affairs including smoking status, family medical history etc.

We may also collect your information from third parties such as Accountants, Mortgage Broker, Banks etc.

How do we use your information?

We use your personal information to understand your financial situation, formulate our professional advice and assist you in implementing that advice

We also use your personal information to manage your ongoing requirements and our relationship with you, e.g. contacting Super providers on your behalf, managing claims from insurance etc. This includes contacting you by mail or electronically (unless you tell us you do not wish to receive electronic communications).

From time to time, we will use your contact details to send you offers, updates, articles, newsletters or other information about products and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to do so.

What if you don't provide information to us?

If you do not provide us with some or all the information that we ask for, we may not be able to provide you with an accurate assessment of our recommendations and strategies

You can contact us without using your name or by using a pseudonym. However, we may need your name or contact details to respond to you.

How do we store and protect your personal information?

We strive to maintain the relevance, accuracy and 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 or to comply with any applicable legal reporting or document retention requirements.

We hold the information we collect from you and store these details on our protected cloud servers. When your file is archived, it is sent to an external data storage provider for a period of time. We only use storage providers in Australia who are also regulated by the Privacy Act.

We ensure that your information is safe by ensuring all software providers used are satisfactorily screened to comply with privacy regulations. We maintain physical security over our paper and electronic data and premises, by using locks and security systems.

Will we disclose your personal information to anyone?

We do not sell, trade, or rent your personal information to others. We will disclose your information to those who you provide a written consent for as well as your accountant and finance broker aligned with Byfields

We may also need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf, external data storage providers, or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. We will take all reasonable steps to ensure that they protect your information in the same way that we do.

We may provide your information to others if we are required to do so by law or under some other unusual circumstances which the Privacy Act permits.

Your information may be shared with our staff in Philippines.

How can you check, update or change the information we are holding?

You may ask us for access to your personal information and to correct it at any time.

Upon receipt of enough information to allow us to identify the information, we will tell you what personal information we hold about you. We will also correct, amend or delete your personal information if we agree is inaccurate, irrelevant, out of date or incomplete.

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

To access or correct your personal information, please write to Privacy Officer, Byfields Wealth Management, PO Box 301, VICTORIA PARK WA 6979.

We do not charge for providing access to personal information.

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

What happens if you want to complain?

We welcome your questions and comments about how we manage your privacy. If you have any concerns about whether we have complied with the Privacy Act, the Australian Privacy Principles or this Privacy Policy, please write to our Privacy Officer at Byfields Wealth Management, PO Box 301, VICTORIA PARK WA 6979.

We will consider your complaint through our internal complaint's resolution process, and we will try to respond with a decision within 30 days of you making the complaint.

Your consent

By asking us to assist with your financial planning needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

Updating this policy

This Privacy Policy was updated on 10th November 2026. We may update it at any time. The new version will be published on our website.