



VALOR FINANCIAL GROUP

Privacy Policy

Valor Financial Group Pty Ltd

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Privacy Policy

Valor Financial Group Pty Ltd and other companies within the Group (us, we, our) recognise that your privacy is important. 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 either through use of our services or via our website. It also details how you can seek access to and correction of your personal information and, if necessary, how you can make a complaint relating to our handling of your personal information.

What information will be collected and used?

You may wish to obtain general or personal advice from us. In the event that personal advice is requested, we are subject to certain legislative and regulatory requirements that necessitate us to collect and hold detailed information from you, which identifies you and/or contains information or an opinion about you. Moreover, our ability to provide you with a comprehensive financial plan is dependent on us obtaining certain personal information from you.

Personal information may include:

- Your name, date of birth, residential and employment addresses, telephone numbers, email and other electronic addresses, details about your family;
- Employment details and employment history;
- Details of your financial needs and objectives, investment preferences and tolerance to risk;
- Details of your current financial circumstances (asset and liabilities, income, expenditure, insurance cover, estate planning, superannuation, etc.);
- Details to your personal circumstances, family commitments and social security eligibility;
- Government identifiers such as your Tax File Number, ABN, Passport number and Driver's Licence Number and
- Other information collected for the purposes of providing services to you

We usually collect your personal information directly from you, however, we may also collect information from you via telephone, our website, email or in forms

such as a Fact Finder and account application forms. Over time, we may require additional and/or updated personal information from you to be collected through one or more of these methods.

Sometimes, your personal information may be collected from third parties for the purposes described below. The circumstances in which we may need to do this include where the information from a third party assist us to provide the services. We will advise you if this is necessary.

What are the consequences of not providing information?

We are required pursuant to the Corporations Act 2001 to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients.

If you decide not to disclose your personal information to us, you may be exposed to higher risks in respect of limited recommendations provided to you and may affect the adequacy or appropriateness of advice we give to you. In the event of this, we may elect to withdraw our services if we believe we are unable to provide you with complete advice.

From time to time we will use your contact details to send you 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.

Our information collection and disclosure policy

We will only collect, maintain and use personal information about you if it is necessary for us to adequately provide to you the financial services you have requested. We will not use or disclose personal information collected by us for any purpose other than the purpose mentioned above, (primary purpose) or secondary purposes in circumstances where you would reasonably expect such use or disclosure.

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



In order to deliver our services to you, we may also disclose and provide your personal information to third parties. We obtain services from other external service providers and contractors, some of which may be located outside Australia, and your information may be provided for the purposes of providing services to you.

Third parties to whom we disclose your personal information may include:

- Our related entities;
- Service providers;
- Regulatory bodies in Australia and overseas;
- Legal, financial and other advisers;
- Other information providers.

This disclosure is necessary to maintain our high service standards, however, we will take all reasonable steps to ensure that these external service providers and contractors are bound by privacy obligations and this privacy policy in relation to the protection of your personal information.

If you have any concerns in this regard, please contact us.

Storing and accessing your personal information

We hold the personal information we collect from you in hardcopy files and electronically in our client management system and computer database or systems of our service providers.

We take reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure. Your personal information and any sensitive information are treated as highly confidential at all times.

In the event that you cease to be a client of this organization, we will take reasonable steps to destroy or securely delete your personal information unless we are required under Australian law and to satisfy legal requirements.

Where appropriate or required, we will require our service providers that hold and process such information on our behalf to follow appropriate standards of security and confidentiality.

You may contact us at any time to request access to your personal information we hold about you. Should you require access to your personal information, please

request access and be specific about the information you require. We will conduct identification procedures to validate the identity of anyone making an access request before releasing that information to ensure we do not provide your information to anyone who does not have the right to access that information.

We will endeavour to ensure that, at all times, the personal information about you, which we hold on file, is accurate and up-to-date.

If, at any time, you believe that we do not have up-to-date or accurate information about you, you may contact us to by telephone, fax, email or in writing, to inform us of any updates.

Making a Complaint

If you have reason to believe that we have not complied with our obligations under the Privacy Act in relation to your personal information, please contact us using any of the contact methods outlined in this policy. Please direct your complaint to our Privacy Officer. We will seek to resolve your complaint fairly and in a time efficient manner. If you are not satisfied with our response, you can refer it to the Office of the Australian Commissioner. You can contact OAIC on 1300 363 992 or via their website www.oaic.gov.au.

Our Contact Details:

Phone:	02 8013 5205	
Web:	www.valorprivatewealth.com	
Email:	admin@valorprivatewealth.com	
Mail:	Attn: Privacy Officer	
	Valor Financial Group Pty Ltd	
	Suite 1007, 109 Pitt St Sydney NSW 2000	

Consent

By your use of our services 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.

Variation

We may vary and update this Privacy Policy at any time. The new version will be published on our website. You will be deemed to have consented to such variations by your continued use of our services following such changes being made.