



## Supplementary Financial Services Guide and Credit Guide – Part 1

Dated 12 March 2014

This Supplementary Financial Services Guide & Credit Guide ('SFSG & CG') supplements the WealthStream Financial Group Pty Ltd Financial Services Guide and Credit Guide part one dated 1 July 2013 ('FSG & CG'). This SFSG & CG is to be read in conjunction with the FSG & CG part one. This SFSG & CG has been authorised for distribution by the authorising licensee:

WealthStream Financial Group Pty Ltd ('WealthStream')

ABN 35 152 803 113

Australian Financial Services Licence Number 412079 (AFSL)

Authorised Representative of Australian Credit Licence Number 418737 (ACL)

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### **WHY WE COLLECT YOUR PERSONAL INFORMATION**

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

### **COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION**

We may disclose your personal information to other members of our organisation, anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations, to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you and from time to time in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act, and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.



## **OTHER IMPORTANT INFORMATION**

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [www.wealthstream.com.au](http://www.wealthstream.com.au)

It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the *Privacy Act 1988* (Cth), or a registered privacy code and how we will deal with your complaint; and
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

## **DEFINITIONS**

"We", "our", "us" means WealthStream Financial Group Pty Ltd and its Authorised Representatives and Credit Representatives.