

Privacy Policy

Our Commitment

VW Licence Pty Ltd ('VW Licence') is dedicated to protecting your privacy and ensuring the security of your personal information. We understand that confidentiality is central to our relationship with clients, and we comply with the Privacy Act 1988 (Cth), including the Australian Privacy Principles (APPs).

This policy explains how we collect, use, disclose, and safeguard your personal information. For further information about privacy rights in Australia, you can visit the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au.

Personal Information We Collect

As part of providing financial and professional services, we may collect details such as:

- your name, address, contact details, and date of birth
- tax file number and other identifiers required by law
- employment details, occupation, and income information
- details of your assets, liabilities, insurances, superannuation, and government entitlements
- information about your family, dependants, and financial objectives.

How We Collect Your Information

We generally collect personal information directly from you. With your consent, we may also obtain information from third parties (e.g. accountants, superannuation funds, or insurers).

If you choose not to provide the information we request, we may be unable to provide certain services or ensure that our recommendations are appropriate for your circumstances.

How We Use Your Information

Your information is primarily used to provide the financial services you request. We may also use it to:

- assess your situation and identify suitable strategies, products, or services
- communicate with you about updates, opportunities, or changes relevant to your needs
- comply with our legal and regulatory obligations
- conduct internal administration, training, and quality assurance.

You may opt out of receiving marketing or promotional material at any time by contacting us.

When We Disclose Your Information

We may disclose your personal information to organisations such as:

- product issuers including superannuation funds, insurers, and investment providers

- compliance and audit consultants
- paraplanners or contracted staff assisting with the preparation of advice
- IT service providers and data storage providers
- professional advisers you authorise us to liaise with (e.g. your accountant or solicitor)
- regulators, government bodies, or law enforcement agencies, where required by law.

Where business restructuring or sale occurs, your information may also be disclosed in confidence to prospective purchasers, subject to appropriate safeguards.

Cross-Border Disclosure

If personal information is shared with service providers or colleagues overseas, we will take reasonable steps to ensure the recipient complies with the APPs. In some cases, foreign laws may apply, and redress under Australian privacy law may not be available. Your consent will be sought before any overseas disclosure where practicable.

Security and Storage

We hold your personal information in secure physical files and electronic systems accessible only by authorised personnel. Electronic information is stored on secure servers located in Australia, with data protections in place.

By law, we are required to retain client records for at least 7 years. After this period, information will be securely destroyed or de-identified.

Accuracy of Information

We take steps to ensure the information we hold is accurate and up to date. Please notify us if your personal details change or if you believe we hold incorrect information.

Accessing Your Personal Information

You may request access to personal information we hold about you. We will respond within a reasonable timeframe. In limited circumstances we may refuse access (for example, where disclosure would breach legal obligations or impact the privacy of others). If access is denied, we will provide reasons in writing.

Government Identifiers

We will only use government-issued identifiers (such as tax file numbers) where required by law, and not for unrelated purposes.

Sensitive Information

We only collect sensitive information (such as health or union membership details) where it is necessary for our services and you consent or where required by law.

Website and Online Services

Our website may use cookies to improve your browsing experience. Cookies do not personally identify you but help us understand site usage. You can disable cookies through your browser settings.

From time to time, our website may contain links to external sites. We are not responsible for the privacy practices of those sites.

Making a Complaint

If you believe your privacy has been breached, please contact our Privacy Officer:

Privacy Officer

VW Licence Pty Ltd ('VW Licence')

Phone: 02 4926 7100

Email: reception@visionaryadvisors.com.au

Please include details of your concern and the outcome you are seeking. We will investigate your complaint and provide a response within 30 days. If you are not satisfied, you may contact the Office of the Australian Information Commissioner (OAIC).