

Privacy Policy

Version 1 | 22 March 2026

Wealth Designers Advisory Pty Ltd

ABN: 26 650 483 300 | AFSL: 562647

wealthdesignersadvisory.com.au

admin@wealthdesignersadvisory.com.au

1. Introduction

Wealth Designers Advisory Pty Ltd (ABN 26 650 483 300, AFSL 562647) is committed to protecting the privacy and confidentiality of the personal information we collect and hold. We are bound by the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs) contained in that Act.

This Privacy Policy explains how we collect, use, disclose, store, and protect your personal information. It applies to all clients, prospective clients, and visitors to our website at wealthdesignersadvisory.com.au.

By engaging our services or using our website, you acknowledge that you have read and understood this Privacy Policy.

Throughout this document, “we,” “us,” and “our” refer to Wealth Designers Advisory Pty Ltd. “You” and “your” refer to any individual whose personal information we collect or hold.

2. Types of Personal Information We Collect

In order to provide you with quality financial advice and services, we may collect and hold the following types of personal information:

Identification Information

- Full name, date of birth, gender, and marital status
- Residential and postal addresses
- Contact details including telephone numbers and email addresses
- Tax File Number (TFN) and Australian Business Number (ABN) where relevant
- Government-issued identification documents (e.g., driver licence, passport)

Financial Information

- Employment details, income, and salary information
- Assets, liabilities, and net worth details
- Superannuation, pension, and insurance details

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- Investment holdings and transaction history
 - Bank account and payment details
 - Taxation records and financial statements

Health and Lifestyle Information

Where relevant to insurance advice or estate planning, we may collect sensitive information including health and medical history. We will only collect sensitive information with your consent and where it is reasonably necessary for the services we provide.

Website and Digital Information

- IP address, browser type, and device information
- Website usage data and analytics (via cookies and similar technologies)
- Information submitted through online forms, enquiry forms, or booking systems

3. How We Collect Your Information

We collect personal information primarily through direct interactions with you, including:

- Initial and ongoing meetings (in person, telephone, or video conference)
- Fact-find questionnaires, risk profile assessments, and client agreements
- Email, telephone, and written correspondence
- Our website, including contact forms and booking systems

Where necessary and with your authorisation, we may also collect information from third parties including:

- Your accountant, solicitor, or other professional advisers
- Superannuation fund trustees and insurance providers
- Financial product issuers and platform providers
- Government agencies (e.g., the Australian Taxation Office, Centrelink)

If you do not provide us with the information we request, we may be unable to provide our services effectively or at all.

4. How We Use Your Information

We use your personal information for the following purposes:

- To provide you with personalised financial advice and services
- To prepare Statements of Advice (SoA), Records of Advice (RoA), and other advice documents
- To implement financial strategies and manage your investments, superannuation, and insurance
- To conduct ongoing portfolio reviews and provide annual review services
- To comply with our legal and regulatory obligations under the Corporations Act 2001 (Cth), the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), and other applicable laws

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- To manage and administer our business, including client record-keeping and billing
 - To communicate with you regarding your financial plan, market updates, and our services
 - To respond to complaints and resolve disputes

5. Disclosure of Your Information

We handle your personal information with the utmost care and will only disclose it in the following circumstances:

- With your explicit consent
- When required or authorised by law (e.g., to ASIC, the ATO, AUSTRAC, or AFCA)
- To financial product issuers, platform providers (e.g., HUB24), and insurance companies in order to implement your financial plan
- To professional service providers we engage (e.g., accountants, auditors, solicitors) where necessary to deliver our services to you
- To our professional indemnity insurer in connection with claims or potential claims
- To technology service providers who assist in the delivery of our services (e.g., CRM, financial planning software), subject to appropriate confidentiality arrangements

We will not sell, rent, or trade your personal information to any third party for marketing purposes.

6. Overseas Disclosure

We prioritise the confidentiality of your personal information and generally do not disclose it to overseas recipients. Where such disclosure does occur (for example, if a technology service provider stores data on overseas servers), we will take reasonable steps to ensure the overseas recipient complies with the Australian Privacy Principles or is subject to a substantially similar privacy regime.

7. Data Security

We take the security of your personal information seriously and implement a range of measures to protect it from misuse, interference, loss, unauthorised access, modification, and disclosure. These measures include:

- Secure, encrypted storage of electronic files and client records
- Password-protected systems with multi-factor authentication
- Restricted access to personal information on a need-to-know basis
- Secure disposal of personal information that is no longer required
- Regular review of our security practices and systems

In the event of an eligible data breach, we will comply with the Notifiable Data Breaches (NDB) scheme under Part IIIC of the Privacy Act 1988 (Cth) and notify affected individuals and the Office of the Australian Information Commissioner (OAIC) as required.

8. Data Retention

We retain your personal information for as long as it is needed to fulfil the purposes for which it was collected, including to satisfy legal, regulatory, and record-keeping requirements. Under the Corporations Act 2001, we are required to retain client records for a minimum of seven years after the provision of financial services. Once your information is no longer required, we will take reasonable steps to securely destroy or de-identify it.

9. Cookies and Website Analytics

Our website at wealthdesignersadvisory.com.au may use cookies and similar tracking technologies to improve your browsing experience and analyse website usage. Cookies are small text files stored on your device that help us understand how visitors interact with our site.

We may use the following types of cookies:

- Essential cookies required for the website to function correctly
- Analytics cookies (e.g., Google Analytics) to understand website traffic and visitor behaviour
- Marketing cookies used to deliver relevant advertising (e.g., Meta Pixel for Facebook Ads campaigns)

You can manage your cookie preferences through your browser settings. Please note that disabling certain cookies may affect the functionality of our website.

10. Access and Correction

You have the right to request access to the personal information we hold about you. You also have the right to request that we correct any information that is inaccurate, incomplete, out of date, or misleading.

To request access or correction, please contact us using the details at the end of this policy. We will respond to your request within a reasonable timeframe (generally within 30 days). In some circumstances, we may charge a reasonable fee to cover the cost of locating and providing the information.

We may refuse access in certain limited circumstances permitted by law, such as where access would pose an unreasonable impact on the privacy of another individual, or where the request is frivolous or vexatious. If we refuse access, we will provide you with written reasons for the refusal.

11. Complaints

If you believe that we have breached the Australian Privacy Principles or mishandled your personal information, you are entitled to make a complaint. Please contact us in the first instance using the details below. We will acknowledge your complaint within five business days and aim to resolve it within 30 days.

If you are not satisfied with our response, you may lodge a complaint with the Office of the Australian Information Commissioner (OAIC):

Office of the Australian Information Commissioner (OAIC)

GPO Box 5218, Sydney NSW 2001

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Website: www.oaic.gov.au

12. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, legal requirements, or other factors. Any changes will be posted on our website. We encourage you to review this policy periodically. The date of the most recent update is shown at the top of this document.

13. Contact Us

If you have any questions about this Privacy Policy, wish to access or correct your personal information, or wish to make a complaint, please contact us:

Sydney Office

Level 35, Tower One
International Towers, Barangaroo
Sydney NSW 2000

Brisbane Office

Level 27, 32 Turbot Street
Brisbane QLD 4000

Email: admin@wealthdesignersadvisory.com.au

Website: wealthdesignersadvisory.com.au

Troy Gudgeon

Director & Principal Financial Adviser

Authorised Representative No. 000418111

Wealth Designers Advisory Pty Ltd | AFSL 562647 | ABN 26 650 483 300

This Privacy Policy is current as at 22 March 2026 and supersedes all previously issued versions.