

# FINANCIAL SERVICES GUIDE

**O&I Wealth Pty Ltd | AFSL number 538367**

2.0 | 02 October 2023

## **Understanding the advice process and our relationship with you**

### **PURPOSE**

This **Financial Services Guide** (FSG) explains the financial services and advice provided by O&I Wealth Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of O&I Wealth Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the **Adviser Profile**. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

**Please take the time to review both the FSG and Adviser Profile before engaging our services.**

### **NOT INDEPENDENT**

O&I Wealth Pty Ltd and our advisers may receive commissions associated with the issue of life insurance products. For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'Remuneration' section for more information.

### **HOW TO CONTACT US**

O&I Wealth Pty Ltd  
ABN 54 656 530 513

Po Box 702  
Balcatta WA 6914

(08) 6180 0820  
info@oiwealth.com.au

## FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

O&I Wealth Pty Ltd can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



### Superannuation and Retirement Planning

Personal Superannuation  
Corporate Superannuation  
Industry and Public Sector Superannuation  
Pensions and Annuities  
Self-Managed Superannuation  
Centrelink / Veterans' Affairs Assistance  
Aged Care



### Wealth Creation and Investments

Cash and Term Deposits  
Investment Bonds  
Managed Investments  
Exchange Traded Products  
Listed Securities (Shares and other products)  
Gearing



### Wealth Protection

Term Life Insurance  
Total and Permanent Disability (TPD) Insurance  
Trauma Insurance  
Income Protection Insurance  
Business Insurance  
Insurance Claims Assistance



### Other Financial Planning Services

Budgeting and Cashflow Management  
Debt Management  
Estate Planning Assistance

## THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



### Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



### Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



### Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

## GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

## FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12-months, you will receive a **Fee Disclosure Statement** (FDS) annually.

The FDS will detail services and fees paid for the previous 12-month period, and the services offered and estimated fees for the next 12-months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a **Consent Form** that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months. In this case, you will not be provided with an FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

## HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

## REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

### Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Please refer to the Adviser Profile for more detailed estimates and ranges of fees and commissions.

All fees and commissions are initially paid to O&I Wealth Pty Ltd before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

### The Licensee

O&I Wealth Pty Ltd receives a flat fee per Adviser for the provision of services required under its AFSL.

## COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact your Adviser to discuss the complaint.
2. If your complaint is not satisfactorily resolved by discussing it with your Adviser, contact O&I Wealth to discuss your complaint.

Phone (08) 6180 0820  
Mail O&I Wealth Pty Ltd, Claims Manager  
PO Box 702  
Balcatta WA 6914

Email [info@oiwealth.com.au](mailto:info@oiwealth.com.au)

3. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
4. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
5. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678 (free call)  
Online [www.afca.org.au](http://www.afca.org.au)  
Email [info@afca.org.au](mailto:info@afca.org.au)  
Mail GPO Box 3  
Melbourne VIC 3001

## Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

## **PRIVACY**

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services.

O&I Wealth Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy.



# ABOUT YOUR ADVISER

**Greg Meyers, Authorised Representative Number 284214**

Version number 2.0 | 02 October 2022

## **Integral Wealth Pty Ltd**

Corporate Authorised Representative Number  
1251600

Trading as

Integral Wealth Solutions

## **BUSINESS CONTACT DETAILS**

Suite 5 / 231 Balcatta Rd  
Balcatta WA 6021

PO Box 702  
Balcatta WA 6914

Phone: (08) 6180 0820

Mobile: 0484 693 875

Email: [greg.meyers@integralwealth.com.au](mailto:greg.meyers@integralwealth.com.au)

Web: [www.integralwealth.com.au](http://www.integralwealth.com.au)

O&I Wealth Pty Ltd (ABN 54 656 530 513 | AFSL 538367) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with the O&I Wealth Pty Ltd Financial Services Guide (FSG).

## ABOUT ME

I have over 30 years experience in the finance industry and commenced my career as a financial adviser in 2001.

I hold the following qualifications:

- Bachelor of Business (Finance)
- Diploma of Financial Planning
- Certified Financial Planner®

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Education standard
- Passed the Financial Advisers Exam

I hold the following memberships:

- Financial Advice Association of Australia

I am authorised to provide the following financial services:

### Superannuation and Retirement Planning

Personal Superannuation  
Pensions and Annuities  
Self-Managed Superannuation  
Centrelink / Veterans' Affairs Assistance  
Aged Care

### Wealth Creation and Investments

Deposit Products  
Investment Bonds  
Managed Investments  
Exchange Traded Products  
Listed Securities (Shares and other products)  
Gearing

### Wealth Protection

Personal Insurance

Business Insurance  
Insurance Claims Assistance

### Other Financial Planning Services

Budgeting and Cashflow Management  
Debt Management  
Estate Planning Assistance

I am authorised to provide Financial Product Advice and Deal in the following products:

- Aged Care
- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Self Managed Super Funds
- Superannuation

## My remuneration

As the principal of Integral Wealth Solutions, I may be paid a salary and / or a share of any profits.

The following table summarises the types of fees or commissions that applicable to the services that I provide. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration Type	
Fee for Service - Hourly	\$330 / hour
Initial appointment	\$330 / hour

Remuneration Type	From	To
Feasibility Analysis Fee	\$1,100	\$4,400
SoA Preparation Fee	\$1,650	\$22,000
Implementation of Advice	\$0	\$4,400
Adviser Service Fee*	0%	1.1%

Fixed Term Advice and Services	\$1,100	\$22,000
Administration Only Services	\$550	\$2,200

Remuneration Type	Initial	Ongoing (pa)
Adviser Service Fee*	0%	0% to 1.1%
Life Insurance Commission *	0% to 66%^	0% to 35%
Brokerage – listed securities	0% - 1.1%	

\*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

### **Benefits, interests and associations**

The business, associated entities, or I do not have related parties, shareholdings or arrangements with referral parties that may be capable or reasonably seen to be capable of influencing my advice.

We may, from time to time, refer clients to or receive referrals from other professionals such as accountants, lawyers and finance brokers. We will not pay or receive any referral fees.

Any referral relationship with any other professional is not exclusive or conditional.

# Privacy Policy

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Your privacy is important to us and we are committed to being open and transparent about how we manage personal information. This helps build community trust and confidence in our organisation. Your Personal Information may be collected by us for the purposes of providing you a service. If you have any concerns on how we manage your Personal Information, please refer to the Complaints section of this policy or speak to your Adviser.

## Who we are

In the Policy, references to 'we', 'our', 'us', and 'O&I Wealth Pty Ltd' (as applicable), are references to O&I Wealth Pty Ltd (AFSL Number 538367, ABN: 54 656 530 513) and to its Authorised Representatives.

O&I Wealth Pty Ltd is a financial services company that holds an Australian Financial Services License (AFSL) providing life insurance, wealth management and financial planning advice services in Australia. We are bound by the provisions of the [Privacy Act 1988](#) and the Australian Privacy Principles.

Authorised Representatives are those individuals licensed by O&I Wealth Pty Ltd (and registered with ASIC) as suitably qualified to provide financial advice to individuals and small businesses. Some may be employees of small practices, or principals of those practices.

## Definitions

**Authorised Representative** means an Authorised Representative defined in the [Corporations Act 2001 \(Cth\)](#).

**Adviser, Financial Planner or Financial Adviser** are given the same meaning in the Policy as Authorised Representative.

**Financial Service** means the provision of financial advice and/or dealing in financial products such as life insurance, superannuation and retirement income, managed investments and financial planning services and financial product advice.

**Personal Information** means information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether true or not, and whether recorded in a material form or not.

**Sensitive Information** means information or an opinion about an individual's:

- racial or ethnic origin;
- political opinions or membership of a political association;
- religious or philosophical beliefs or affiliations;
- membership of a professional or trade association or trade union;
- sexual orientation or practices; or
- criminal record

that is also Personal Information, or:

- health information about an individual;
- genetic information about an individual that is not otherwise health information;
- biometric information that is to be used for the purpose of automated biometric verification or biometric identification; or
- biometric templates.

## The Policy

The Policy applies to O&I Wealth Pty Ltd, our employees, and our Authorised Representatives and their staff.

The Policy sets out how we manage your Personal Information. We respect the privacy of any Personal Information we collect about you and we are committed to ensuring that this is handled in accordance with the provisions of the Privacy Act 1988, the Australian Privacy Principles and any other applicable privacy related laws.

Where there is specific legislation, this will generally govern how we use Personal Information despite the provisions of the Privacy Act 1988. For example, for certain Financial Services, we are required to collect your tax file number and provide that information to the Australian Taxation Office.

Additionally, individuals located in the European Union may also have rights under EU based rules known as the General Data Protection Regulation (GDPR). The GDPR has harmonised the data privacy laws of each individual EU country, giving more rights to individuals located in the EU and more obligations holding their personal information.

The Policy will be reviewed from time to time or whenever there has been a change to the law or a change in our operations and practices regarding the maintenance of privacy.

The Policy is specific to the services we provide under our Australian Financial Services License. It has been written specifically for clients of O&I Wealth Pty Ltd because of the unique relationship Advisers have with their clients.

## Your Privacy

### Collection of Personal Information

Advisers have a legal obligation to provide appropriate advice, and act in the best interests of their clients. The extent of information they require from you may vary, however it often involves information required to establish your personal circumstances. The information they collect is necessary not only to provide appropriate advice, but also to complete any transactions on your behalf with various product issuers, such as superannuation funds and life insurers. These can be services provided over the short term, however they are often part of a long term relationship with an Adviser.

Collecting Personal Information also allows us to meet Australian and international legal or regulatory obligations that we, or product providers, might have to identify our customers. These may include, but are not limited to, our obligation to identify and verify clients under the Anti-Money Laundering & Counter Terrorism Financing Act 2006 or provide information to the US government if a client is considered a US resident for tax purposes under the US Foreign Account Tax Compliance Act.

### Collection of Personal Information from Others

In some instances, your information may also need to be collected from third parties such as your employer if you are a member of a corporate superannuation plan, or from your accountant, mortgage broker or solicitor. It may also be provided to, or received from, third parties to enable a secondary service, such as when you are referred to a solicitor for estate planning purposes. If these third parties approach us and request your Personal Information, we will ask for your consent before it is provided.

### Relatives, Dependants and Other Individuals

To enable us to provide financial planning advice and services, often we will record information regarding your relevant personal circumstances, which may include information regarding your family situation, your partner, dependants, beneficiaries and children. This information will only be gathered where it is necessary to provide you services, such as financial planning advice, for example, where members of your family may become beneficiaries to your life insurance policy or superannuation fund. You are not obligated to provide this information, however it may affect the quality of, or restrict the services provided to you.

Where this information is reasonably required from you, and you willingly provide it, we expect and *assume that you have their consent* to provide this information to us.

In these circumstances, you need to ensure that they are aware:

- That you have provided their personal information to us
- That they understand who we are and how they can contact us
- That they may access the Personal Information that we hold about them
- Of the purposes for which you provided their Personal Information to us
- That their Personal Information will be handled in accordance with this Policy, and
- That they can refer to this Policy for further information.

## Use and Disclosure of Personal Information

### How do we use your Personal Information?

The Personal Information we hold is used for the primary purpose of providing you financial planning advice services as well as reviewing your ongoing needs. We may also use your Personal Information for related secondary purposes such as: enhancing our customer service and product options; communicating with you regarding the products and services you have with us; handling your complaints; providing you with ongoing educational information including newsletters; and providing you with marketing material that we believe may be relevant to your financial needs and circumstances. Where the secondary purpose is unrelated to the primary purpose for which you have sought our services, we will ask for your consent. You may provide your consent in writing, or via telephone.

Depending on the product or service concerned, your Personal Information may be disclosed to:

- Other areas within the O&I Wealth Pty Ltd Group, who provide financial and other related services.
- Advisers, brokers and those who are authorised by us to review your needs and circumstances from time to time.
- Service providers and specialist Advisers to us who have been contracted to provide O&I Wealth Pty Ltd with administrative, financial, insurance, accounting, legal, information technology, research or other services.
- Other insurers, credit providers, courts, tribunals and regulatory authorities as agreed or authorised by law.
- Credit reporting or reference agencies or insurance investigators.
- AUSTRAC, the government agency who oversees Anti-Money Laundering and Counter Terrorism Financing. Before we arrange the provision of products or services for you, we are required to validate your identity. We will request and copy some personal documents for that purpose. We are also required to report details of entities and certain transactions where we hold reasonable suspicion of reportable suspect matters.
- Product or service providers who have an obligation to disclose information to the Australian Tax Office (ATO) where the ATO has agreements to share information with overseas tax authorities.
- External dispute resolution bodies such as the Australian Financial Complaints Authority who would handle your dispute.

Generally, we require that organisations outside O&I Wealth Pty Ltd who handle or obtain Personal Information as service providers acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy, and comply with the privacy laws.

### Independent service providers

The Advisers authorised by us may individually engage (or via us) independent service providers to assist them in providing services to you. These services may range from contracting staff for providing back office duties and administering client relationship management systems, to more complex tasks such as accessing direct share advice (on your behalf) from specialist share brokerage firms.

We expect these independent service providers to comply with the Policy and the privacy laws and regulations applicable to their jurisdiction.

## **Sensitive Information is subject to greater restrictions**

Some Personal Information we hold is classed as Sensitive Information. Sensitive Information may have further restrictions on its disclosure.

Sensitive Information is usually required for personal insurance applications, to manage claims on those products and may also be relevant to credit and other applications. Sensitive Information will only be used and disclosed for the purposes for which it was provided, unless you specifically agree otherwise, or the use or disclosure of this information is allowed by law.

We will only collect Sensitive Information from you where it is reasonably necessary for us to require this information in order to provide the service to you. It will only be collected with your consent, or in limited other circumstances specified under privacy laws.

Unless we have your consent, we cannot use or disclose Sensitive Information about you for any purpose other than the primary purpose of the collection or a directly related secondary purpose (unless we are permitted to disclose this information under the law); nor can it be shared by related bodies corporate in the same way that they may share other Personal Information. Documents asking for Sensitive Information will explain this.

## **Marketing Material**

From time to time, O&I Wealth Pty Ltd (and its related entities) may promote opportunities or products that we believe may be relevant to your financial needs and circumstances. You can inform us if you do not wish to receive marketing material from us.

The ability to 'opt-out' does not include important disclosure documents and letters your Adviser may send to you that include portfolio updates on your current investments, an offer of review, or other communications required to be provided as part of an Adviser's general obligations. Please allow up to 60 days for us to fully implement your "opt-out" request.

## **Information Security**

### **How does O&I Wealth Pty Ltd keep my Personal Information secure and for how long is it kept?**

We take all reasonable steps to ensure that your Personal Information is kept secure and is protected from misuse, loss and unauthorised access, modification and disclosure. If we have your Personal Information accessible on the secure member sections of our website, we will ensure that this information is protected.

We retain your Personal Information for as long as we need it to provide the Financial Services you have requested from us and, in some circumstances, to comply with other statutory requirements. For example, under the [Corporations Act 2001 \(Cth\)](#), we are obligated to retain a client's 'financial planning file' for a period of 7 years from the date of our last provision of service. As required under the privacy law, we will take reasonable steps to permanently de-identify or destroy Personal Information that is no longer needed.

Safeguarding the privacy of your information is important to us, whether you interact with us personally, by phone, mail, over the Internet, or other electronic medium. We train our employees, Advisers and their staff who handle Personal Information to respect the confidentiality of client information and the privacy of individuals.

O&I Wealth Pty has appointed a Privacy Officer to ensure that the management of Personal Information is in accordance with the Policy and the [Privacy Act 1988](#).

### **Cross-border Disclosure of Personal Information (overseas recipients)**

In the course of providing you with Financial Services, we may engage in the services of organisations based overseas, or organisations based in Australia that utilise services themselves from overseas. Some of the organisations to which we may disclose your Personal Information may be located outside Australia,

including South Africa (XPLAN), USA (DropBox), Serbia, member states of the European Union, India, Vietnam, Malaysia, Singapore, Thailand, Sri Lanka, Cambodia, Hong Kong and the Philippines. Where Personal Information is disclosed to these overseas locations, we expect these organisations to comply with this Policy and any relevant privacy laws and regulations applicable to their jurisdiction.

### Dealing with breaches

We consider breaches of your privacy to be very serious. If this happens, we will ensure that appropriate investigation occurs in a timely fashion, and where necessary, apply appropriate consequence management and/or remediation (including dismissal in some cases).

We will be required to notify you and the Office of the Australian Information Commissioner (OAIC) if an 'eligible data breach' occurs in relation to your Personal Information that is held by us or another entity with whom we have shared your information. A data breach may occur if your Personal Information is lost or subjected to unauthorised access, modification, disclosure or other misuse or interference, and it is generally notifiable if there is a risk of 'serious harm' (for example, financial or reputational harm) to you due to the breach. This obligation extends to breaches that occur within Australia, and overseas.

We will also report any privacy breach as required under any other applicable laws.

### Access and Correction

#### Can I access my Personal Information?

You have the right to access any Personal Information that we hold about you. You can ask us for access to Personal Information that we hold about you at any time. To do so, please call O&I Wealth Pty on (08) 6180 0820 or email the Privacy Officer at [info@oiwealth.com.au](mailto:info@oiwealth.com.au).

We will respond to your request within 30 days (unless unusual circumstances apply). We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. We will always check this with you first. If the information sought is extensive, we will advise you of the likely cost in advance and can help to refine your request if required.

We will provide you with access to Personal Information held about you except to the extent that we are permitted to refuse access in accordance with the [Privacy Act 1988](#) and the Australian Privacy Principles. If we refuse to provide you with access to some information, we will provide you with our reasons in writing for doing so. If you have concerns, you may lodge a complaint.

#### Correction of Personal Information

We will correct any Personal Information that we hold about you if we become aware that it is inaccurate, incomplete, out of date, irrelevant or misleading.

If you believe that the Personal Information we hold about you is inaccurate, incomplete, out of date, irrelevant or misleading, you can ask us to correct it and we will take reasonable steps to do so. If there are any instances where we cannot do this, we will let you know in writing.

If we disagree that the information is inaccurate, incomplete or out of date, we will take reasonable steps to include a note on your record that you believe that such information is inaccurate, incomplete or out of date.

### Enquiries and Complaints

If you consider that any action by us breaches the Policy, the Australian Privacy Principles or otherwise fails to respect your privacy, you can make a complaint. Upon the lodgement of a complaint with us, you will receive an acknowledgement letter and an indication of the timeframe in which we will respond to your complaint.

We will try to resolve your complaint within 30 days. When this is not possible, we will inform you of the reasons for the delay and how long we believe it will take.



To make a complaint, please forward it in writing to:

Complaints Manager  
O&I Wealth Pty  
PO Box 702  
Balcatta WA 6914  
Email: [info@oiwealth.com.au](mailto:info@oiwealth.com.au)  
Phone: (08) 6180 0820

If you are not satisfied with our response to your complaint, you can escalate the matter to the Office of the Australian Information Commissioner (OAIC) to complain about the way we have handled your personal information.

The OAIC can be contacted at:

Office of the Australian Information Commissioner  
GPO Box 5218, Sydney NSW 2001  
Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)  
Phone: 1300 363 992