Privacy Policy

Effective date: 26/11/2026

Read about how Principle Financial Group Pty Ltd ABN 43 629 780 294, Figtree Financial Pty Ltd ABN 32 143 985 595, Pegasus Wealth Management Pty Ltd trading as Partners in Wealth ABN 22 629 780 141 and Tamplan Investments Pty Ltd ABN 57 620 043 665 (**us**, **we** or **our**) collects, protects, uses and shares your personal information.

Privacy commitment

Your privacy is important to us. We are committed to protecting your privacy and we want to ensure that you have a clear understanding about the information we collect about you, how we use it and who we share it with.

We provide a number of products and services that require us to collect, store, share and use your personal information. This Privacy Policy applies when you use our products or services or interact with our website. It sets out how we collect information about you, how we use it and how we keep it secure.

We may change this Privacy Policy by publishing changes to it on our website. Please check our website regularly to ensure that you are aware of any changes to this Privacy Policy.

What information do we collect?

Personal information is information about you that is reasonably identifiable (i.e. name, email address, contact details).

Credit information is personal information that is collected in connection with a credit application. This includes identification information, default information or repayment history information.

The information we may collect (and hold) about you includes:

- name, address, email address, date of birth, phone number(s);
- Government issued identifiers;
- tax file number;
- information about dependents or family members;
- bank account details or credit or debit card details;
- Medicare number, pension card number;
- accounting and financial information;
- occupation, employment history and details;
- family commitments and social security eligibility;
- financial needs and objectives;
- assets and liabilities (current and future), income, expenses;
- superannuation and insurance details;

- credit reporting or eligibility information;
- risk profile details;
- details of your interactions with us;
- any other relevant information that you give to us for the purpose of providing you with our products or services.

Depending on the services we provide to you we may also collect sensitive information from you such as:

- health information in connection with insurance application forms.

As part of our obligations to verify your identity pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (**AML Act**), we are required to collect sensitive information from you about your membership of or association with a political party where relevant to determining whether you are a politically exposed person or subject to sanctions.

We collect personal information either directly from you or from other people such as:

- related entities;
- suppliers and service providers in connection with providing our products and services;
- Government bodies and services;
- your professional advisers;
- fund managers;
- superannuation funds;
- life insurance companies;
- Services Australia;
- public sources.

We collect information when you:

- visit our website;
- participate in a meeting (whether in person or via video) or phone call with us;
- email or otherwise correspond with us.

Why we collect, hold, use and disclose personal information

We will only use your personal information for the purposes for which it was collected (**primary purpose**) or for a purpose related to the primary purpose, if you would reasonably expect us to use the information for that purpose, or otherwise with your consent.

Our primary purposes for collecting, holding, using and sharing (disclosing) your personal information include:

- to provide our products, services and support;

- to send you information about events, products, services and opportunities that may be of interest to you;
- to conduct market research (where we contact you for feedback on our products or services);
- to run and improve our website including your experience with our website;
- to identify and control or minimise risks to our products or services;
- to enable us to detect and prevent suspicious or fraudulent activity;
- to monitor compliance with our terms and conditions;
- to provide information to our advisers, including cyber consultants, lawyers and accountants, to help us comply with legal, accounting, or security requirements;
- to protect our legal rights, interests and the interests of others, including in connection with legal claims, resolving disputes, enforcing our rights, compliance, regulatory and audit functions and ensuring data security;
- to verify your identity pursuant to the AML Act;
- to assess your application for credit or assess your application to be a guarantor for such credit;
- for any purpose related to the above.

Do we use your personal information for direct marketing?

No. We do not use your personal information for direct marketing purposes.

Sharing (disclosing) your information

We share your personal information with:

- our related entities;
- suppliers and service providers (including software providers) in connection with providing our products and services;
- artificial intelligence (AI) tools;
- fund managers;
- superannuation funds;
- life insurance companies;
- financial product issuers;
- a purchaser of our business;
- specific people authorised by you to receive information held by us;
- government agencies and services, regulatory bodies and law enforcement agencies, or as required, authorised or permitted by law.

Information that we provide to other people will be handled in accordance with their privacy policy.

Sharing (disclosing) your information outside Australia

We share (disclose) personal information outside of Australia to service providers located in Philippines and India.

We take reasonable steps to ensure that any overseas recipient will deal with such personal information in a way that is consistent with the Australian Privacy Principles.

Use of technology, artificial intelligence and automated decision-making

We use:

- Artificial intelligence (AI) systems;
- Automated decision-making systems;
- Algorithms and rules-based software;
- Computer programs that generate recommendations, assessments or risk ratings.

in connection with our business.

In operating these programs, we use the following kinds of personal information:

- Identification and contact information;
- Geolocation data;
- Location information;
- Financial information, including income, assets and liabilities;
- Account and transaction information;
- Employment and professional information;
- Health and other sensitive information;
- Membership of or association with a political party where relevant to determining whether you are a politically exposed person or subject to sanctions;
- Behavioural and activity information;
- Criminal record information;
- Adverse media information;
- Preferences;
- Risk profiles, ratings and assessment informations.

These programs are used to make or assist in making the following decisions about individuals:

- Determining eligibility for products or services;

- Approving or declining applications or onboarding as a client, including for the purposes of AML/CTF customer due diligence;
- Assessing financial circumstances or creditworthiness;
- Assessing risk, including fraud or suspicious activity;
- Determining pricing, fees or terms of products or services;
- Making employment or recruitment decisions;
- Restricting, suspending or terminating access to products or services;
- Assessing investment risk profiles;
- Assessing ML/TF risk;
- Portfolio or product selections;
- Determining advice scope or advice recommendations.

We use computer programs both to make certain decisions automatically and to generate recommendations or assessments that are substantially and directly related to decisions made by our personnel.

Using our website and cookies

We collect personal information about you when you use and access our website.

While we do not use browsing information to identify you personally, we may record certain information about your use of our website, such as which pages you visit, the time and date of your visit and the internet protocol address assigned to your computer.

We may also use 'cookies' or other similar tracking technologies on our website that help us track your website usage and remember your preferences. Cookies are small files that store information on your computer, TV, mobile phone or other device. They enable the entity that put the cookie on your device to recognise you across different websites, services, devices and/or browsing sessions. You can disable cookies through your internet browser but our websites may not work as intended for you if you do so.

Links

Our website may contain links to websites operated by other people. Those links are provided for convenience and may not remain current or be maintained. We are not responsible for the privacy practices of, or any content on, those linked websites, and have no control over or rights in any linked websites. The privacy policies that apply to those other websites may differ substantially from our Privacy Policy, so please read them before using those websites.

How we hold your information to keep it safe

We hold your personal information in either electronic or hard copy form. We will not keep copies of identification documents for longer than necessary or otherwise authorised by law.

We take reasonable steps to protect your information from misuse, interference and loss, as well as unauthorised access, modification or disclosure and we use a number of physical, administrative, personnel and technical measures to protect your personal information.

For example we:

- impose confidentiality requirements on our employees and train them about how to keep your information safe and secure;
- have policies and procedures in relation to document storage security and security measures to govern access to systems;
- implement firewalls and virus scanning tools to stop viruses and unauthorised access to our systems;
- destroy and de-identify data when it is no longer required.

However, we cannot guarantee the security of your information.

Rights to access your information or seek correction

You can access the personal information we hold about you by contacting us using the information below. Sometimes, we may not be able to provide you with access to all of your information and, where this is the case, we will tell you why. We may also need to verify your identity when you request your information.

If you think that any information we hold about you is inaccurate, please contact us and we will take reasonable steps to ensure that it is corrected.

Right to remain anonymous

You can choose not to provide us with personal information. However, if you do this, we may not be able to provide you with any products or services.

Do we disclose credit information to credit reporting bodies (CRB)?

We do not disclose any of your credit information to credit reporting bodies.

Electronic Identification

We are required to verify your identity under the AML Act before providing you with our services. In order to verify your identity electronically, we will ask for the following personal information:

- name;
- address;
- date of birth; and
- details of and in some cases copies of your identification documents.

Where we verify your identity under the AML/CTF Act, we generally record the relevant information from the identification document and the outcome of the verification process. We will not keep copies of identification documents for longer than necessary or otherwise authorised by law.

You acknowledge that your personal information may be passed on to external organisations including government agencies and CRB. Your personal information may be disclosed to our agents who assist with the electronic identity verification process.

The use of your personal information for electronic identity verification does not constitute a credit check or impact your credit standing in any way. A CRB may inform us as to whether the personal information provided is a full or partial match with information held on credit information files.

Your details will also be submitted to the Australian Government's Document Verification Service (**DVS**). The DVS is a national online system that allows organisations to compare an individual's identifying information with a government record. More information about the DVS is available on their website.

Other methods of verification

You do not have to agree to electronic verification. You can choose for your identity to be verified in person, please just let us know if that is your preference.

How to complain

If you think we have breached the Privacy Act, or you wish to make a complaint about the way we have handled your personal information, you can contact us using the details set out below. Please include your name, email address and/or telephone number and clearly describe your complaint. We will acknowledge your complaint and respond to you regarding your complaint within a reasonable period of time.

If you are not satisfied with how we have dealt with your complaint you can contact the Office of the Australian Information Commissioner using any of the following details:

GPO Box 5218

Sydney NSW 2001

Phone: 1300 363 992

www.oaic.gov.au

Contact Us

For further information about our Privacy Policy or privacy practices, to access or correct your information, or make a complaint, please contact us using the details set out below:

Privacy Officer

T: 02 4397 4455

E: admin@principlefg.com.au

A: PO Box 3325 Erina NSW 2250