



Privacy Policy

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Your privacy and our commitment to your privacy in our services

TRELLAN
CAPITAL



Our commitment and scope

We handle personal information in line with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs). This policy covers our financial advice and credit services, our websites/portals, and anyone whose information we handle (clients, prospective clients and related parties).

What we collect

We collect only what is reasonably necessary for our functions and activities. This may include:

- Identity and contact: name, date of birth, address, email, phone; government-related identifiers where required by law (e.g., TFN).
- Financial profile: income, expenses, assets, liabilities, superannuation, investments, insurance, goals and risk profile, tax residency.
- Employment and professional: employer, occupation, qualifications.
- Sensitive information (with consent or as permitted by law): e.g., health information for risk insurance.
- Credit information (if you seek credit assistance): credit applications, repayment history information, default information, credit scores and credit reports from credit reporting bodies.
- Digital interaction data: device/browser type, IP address, pages accessed, cookies or similar technologies.

How we collect information

We collect information directly from you and, where reasonable and lawful, from third parties you authorise:

- Directly from you: meetings, calls, emails, secure forms/portals, application and fact-find documents.
- From third parties (with authority or where reasonable and lawful): your accountant, lawyer, employer, superannuation/insurance/product providers, credit reporting bodies, identity verification services, and publicly available sources.

If you do not provide requested information, we may be unable to provide services or meet legal obligations.



Why we use and disclose information

We handle personal information to:

- provide financial advice, prepare advice documents, and maintain records;
- provide credit assistance (if applicable);
- verify identity and meet AML/CTF obligations;
- administer, monitor and improve our services (including quality assurance, training and audit);
- communicate with you (service notices and permitted marketing); and
- manage complaints, legal claims, and compliance requirements.

We use and disclose information for these purposes, for related purposes you would reasonably expect, with your consent, or as required or authorised by law.

Who we disclose information to

We may disclose personal information to the following recipients to help deliver our services and meet legal obligations:

- product issuers/administrators (platforms, super funds, insurers), brokers and research/data providers;
- professionals you authorise (e.g., accountants, lawyers, mortgage brokers);
- our service providers (IT, cloud, data storage, email/CRM, printing, archiving, compliance and audit);
- our related bodies corporate and authorised representatives/advisers;
- credit reporting bodies and credit providers (for credit matters);
- regulators, AUSTRAC, law enforcement, courts/tribunals, and dispute-resolution schemes; and prospective purchasers and their advisers in connection with a sale or transfer of our business (under confidentiality).
- product issuers and administrators (platforms, super funds, insurers), brokers and research/data providers;
- professionals you authorise (e.g., accountants, lawyers, mortgage brokers);
- our service providers (IT, cloud hosting, data storage, email/CRM, printing, archiving, compliance and audit);
- our related bodies corporate and authorised representatives/advisers;
- credit reporting bodies and credit providers (for credit services only);
- regulators, AUSTRAC and law enforcement, courts/tribunals, and dispute resolution schemes when required or authorised by law; and
- prospective purchasers and their advisers in connection with a sale or transfer of our business (under confidentiality).

Some recipients may be located overseas or may store data overseas. Where we disclose information overseas, we take reasonable steps to ensure it is protected consistently with the Australian Privacy Principles.



Other privacy choices

Where lawful and practicable (e.g., general enquiries) you may use a pseudonym; however, we generally must identify you for financial/credit services and AML/CTF. We do not use government identifiers (e.g., TFN) as our own and only handle them as permitted by law. We limit collection/use of sensitive information as noted above.

Marketing

We may use your contact details to provide information about services that may be relevant to you. You may opt out at any time by contacting us.

Websites and cookies

Our sites/portals may use cookies and similar technologies to operate, remember preferences and measure performance. You can control cookies in your browser; blocking them may impact functionality. Third-party sites are responsible for their own privacy practices.

Data security and retention

We implement administrative, technical and physical safeguards to protect personal information from misuse, interference, loss, and unauthorised access, modification or disclosure. We keep information only as long as needed for our purposes and legal obligations, then de-identify or securely destroy it.

Access and correction

You may request access to, or correction of, your personal information. We will respond within a reasonable time and may need to verify your identity. If we refuse access or correction, we will explain why and how to complain.

Credit information

If you apply for or receive credit assistance from us, we may collect, hold, use and disclose:

- credit information (e.g., identification details, applications for credit, repayment history, defaults, credit infringements) and
- credit eligibility information (e.g., information from credit reports).

We may exchange information with credit reporting bodies to assess applications, manage credit, or address hardship and collection activities. You can ask us to access and correct your credit information, not to use it for pre-screening, and to place a ban if you believe you are a victim of fraud. On request, we will provide our detailed Credit Information Policy or incorporate it as a Part B to this policy.



Notifiable Data Breaches

If a data breach is likely to result in serious harm, we will promptly assess and, if eligible, notify affected individuals and the Office of the Australian Information Commissioner, with recommended steps you can take.

Contact

Privacy Officer

Address: Level 7, 88 Pitt St, Sydney NSW 2000

Telephone: (02) 9233 1111

Email: privacy@trellancapital.com.au

If you have a concern about how we've handled your information, contact us using the details above. We'll acknowledge promptly and aim to resolve within 30 days. If you remain dissatisfied, you may escalate your complaint to the Office of the Australian Information Commissioner by phone on 1300 363 992 or by mail to GPO Box 5288 Sydney NSW 2001.

Updates to this policy

We may update this policy from time to time. The most current version will be available from us on request. We will notify you of material changes where appropriate.