



FINANCIAL GROUP

PRIVACY POLICY

VERSION NO: 1

Dated: 24 September 2009

WELCOME

Welcome to WPS Financial Group (WPS FG). We congratulate you on taking your first steps to securing your financial independence.

This Privacy Policy sets out the information handling policies of the WPS FG. The WPS FG is committed to providing professional services and respecting the privacy of your personal information.

The WPS FG is bound by the National Privacy Principles under the Privacy Act. This policy explains how the WPS FG will collect, store, verify, use and disclose the information we hold about you and the conditions under which your information may be accessed.

WPS FINANCIAL GROUP

Level 17, Gold Fields House, 1 Alfred Street, Sydney NSW 2000
Telephone: 612 9252 5422 Facsimile: 612 9252 6630 Website: www.wps.com.au
Propel Consolidated Holdings Pty Ltd ABN 76 135 905 136
trading as WPS Financial Group (WPS FG) and all subsidiary companies

WHAT TYPE OF INFORMATION DOES THE WPS FG HOLD?

The type of information we collect and hold about you varies depending on the type of product or service we provide to you. The personal information we hold about you may include:

- Name, address and contact details
- Date of birth, age and retirement plans
- Contact details
- Gender
- Financial needs, objectives and circumstances.
- Occupation
- Tax file number, where you have given it to us
- Health information (for some types of insurance)
- Financial information, for the purpose of preparing a financial plan
- Insurance claim information, where this is relevant
- Employer's name and address
- Salary
- Names and addresses of your dependants or beneficiaries

You may choose not to provide us with your personal information. Depending on the nature and quality of the information you choose to withhold, we may not be able to provide you with accurate or complete financial advice.

HOW DOES THE WPS FG USE THIS INFORMATION?

We use this information to provide you with financial product advice or services, in particular to assess your risk tolerance and determine investment strategies and recommendations consistent with your financial needs, objectives and personal circumstances.

We may also use the information to send you material about other products or services. If you do not want to receive this type of material, please advise us and we will stop sending you this information. Our contact details are set out below.

DOES THE WPS FG DISCLOSE YOUR PERSONAL INFORMATION TO OTHER COMPANIES?

The WPS FG may share information with organisations that assist us to administer your investments or provide you with products and services including the following:

- external service providers such as mailing houses, IT service providers
- professional advisers such as solicitors, accountants, taxation advisers and actuaries
- internal service providers such as superannuation, taxation, insurance and investment advisors

- WPS FG entities such as:
 - Propel Financial Services Pty Ltd (ABN 25 107 671 563)AFSL 258853 trading as WPS Financial Services
 - Propel Home Loans Pty Ltd (ABN 11 135 905 681) trading as WPS Home Loans
 - Propel Realty Pty Ltd (ABN 86 135 905 618)trading as WPS Realty
 - Propel Realty Pty Ltd (ABN 86 135 905 618) trading as Propel Property Management
 - Propel Legal Pty Ltd (ABN 67 135 905 538)trading as WPS Law
 - Propel Super Solutions Pty Ltd(ABN 25 136 878 629) trading as WPS Super Solutions
 - A regulatory body on their request

HOW DOES THE WPS FG HANDLE A REQUEST FOR ACCESS TO PERSONAL INFORMATION?

Under the National Privacy Principles, you have the right to access the information we hold about you. You can access the information in many ways, where you wish to access information about you, contact your advisor and they will make arrangements for you to do so.

In some circumstances we may refuse you access to your personal information, these circumstances are limited to situations where your request may unreasonably impact upon another person's right to privacy. If we are entitled under the National Privacy Principles to refuse to give you access, we will tell you and provide reasons for our decision.

WHAT IF SOME OF THE INFORMATION IN THE WPS FG HOLDS IS INCORRECT?

Please advise us if the information we hold about you is wrong or has changed. We want our records to be accurate, complete and up to date and we rely on the accuracy of the information to provide you with appropriate financial advice.

HOW DO I MAKE FURTHER ENQUIRIES OR COMPLAIN ABOUT A BREACH OF PRIVACY?

If you require more information about the way the WPS FG manages personal information or wish to make a complaint about a breach of your privacy, you should contact us at:

CONTACT INFORMATION

WPS Financial Group
Customer Relationship Representative
PO BOX R447, Royal Exchange, Sydney NSW 1225
Telephone: 02 9252 5422
Facsimile: 02 9252 6630

Street Address:
Level 17,Gold Fields House
1 Alfred Street
SYDNEY NSW 2000

CHANGES TO THIS PRIVACY POLICY

We reserve the right to review and amend this Privacy Policy from time to time.