



Privacy Policy

About this policy

AVALONfs Pty Ltd (AVALON) recognises the importance of privacy and is committed to protecting the privacy of all individuals when handling personal information.

This Privacy Policy explains in an open and transparent manner how AVALON will collect, hold, use, disclose, protect and otherwise handle your personal information in accordance with the Australian Privacy Principles contained in the Privacy Act 1988 (Cth).

When you provide AVALON with personal information you consent to its use, disclosure and handling of your personal information in accordance with this Privacy Policy as amended from time to time.

Should you require a copy of this policy it is available for download or we can post you a copy at your request.

Your Personal Information AVALON collects and holds

AVALON will collect and hold your personal information for the purposes of providing advice in relation to the financial services and products we recommend to you and to identify who you are in relation to the Anti- Money Laundering Laws.

The kinds of personal information that we may collect and hold include your name, date of birth, tax file number, email address, home address, phone number and bank account details as well as financial information.

Where you do not provide us with all or some of your personal information that we request then we may not be able to provide you with our services or the services that we are able to provide may be limited in some way.

Electronic data capture

AVALON may use cookies, web beacons or similar technologies to collect de-identified information about your visits to our website www.avalonfs.com.au ("Website") for the purpose of improving your experience browsing our Website. As an example, should you visit our Website AVALON may collect information about your operating system, browser type, pages accessed, documents downloaded, any previous visits, any referring website, including dates and times.

If you disable cookies in your browsers our website may not operate as it should.

Our online enquiry form on our Website also collects the personal information you enter.

This information is used for the sole purpose of answering your enquiry.

Personal information collected and held

AVALON collects your personal information directly from you via our Authorised Representatives when you complete personal data forms and application forms and we may also collect data from the companies you may deal with through us.

Other ways we may collect your personal information includes in person or by telephone, letter, facsimile or email or by other electronic means.

AVALON may hold personal information collected in both physical and electronic storage facilities including paper-based files, computer and data servers both onsite and in the cloud.

How AVALON uses and discloses personal information

AVALON may use and disclose personal information collected and stored to enable us to provide the financial services and products to you and for other related legal purposes.

For example, we may use and/or disclose your personal information to:

1. verify your identity;
2. administer platforms, investments, insurances and other services we provide to you;
3. comply with laws, regulations, rules, directions or requests from AVALON's regulatory bodies and/or other government agencies;
4. comply with AVALON's own internal policies and procedures.

Where it is legal and necessary to do so, AVALON may disclose your personal information for the purposes described above to third parties such as our product suppliers, contractors, professional advisers, government agencies and regulators or parties involved in the management of your products and services. These third parties may be in other countries where laws in relation to the processing of personal information are not consistent with the Australian Privacy Principles or the Privacy Act.

Privacy Policy updates

We may update this Privacy Policy from time to time to take into account changes in our practices for the handling of personal information by publishing an amended Privacy Policy on our Website. You should regularly review the most recent version of this Privacy Policy available on our Website.



While AVALON may take steps to try and ensure that these third parties do not breach the Australian Privacy Principles in relation to your personal information, the overseas recipient may breach the Privacy Act and/or the Privacy Principles and this may be due to that countries own laws. In these cases, AVALON relies on the Australian product supplier to ensure compliance of their offshore branch or operation.

By providing us with your personal information you accept that we may make disclosures to overseas recipients on this basis.

AVALON will protect your personal information

AVALON will take all reasonable steps to protect your personal information it holds from misuse, interference and loss, and from unauthorised access, modification or disclosure using both physical and electronic security measures.

By providing us with your personal information over the Internet you accept that such information will be transmitted at your own risk as the security of such information cannot be guaranteed.

AVALON will not retain your personal information, unless required by law, if it is no longer needed for any purpose for which we may lawfully use or disclose it. However, under the Law we are obliged to retain certain data for up to seven (7) years after you cease to be a client of AVALON.

Access, correction and complaints regarding your personal information

You may request AVALON to provide you with access to any of your personal information held by us.

You should promptly notify AVALON if you become aware that any of your personal information held is inaccurate, out-of-date, incomplete, irrelevant or misleading.

If you have any concerns about whether AVALON has complied with this Privacy Policy or the Privacy Act you can raise your concerns with our Compliance Manager.

You can contact our Compliance Manager via email, fax, telephone or by post on the details set out below. Our Compliance Manager will investigate your complaint and advise you of the outcome.

If you are not satisfied with our response you can complain to the Office of the Australian Information Commissioner.

You can contact us by using the details below:

Email: admin@avalonfs.com.au

Phone: 1800 681 438

Address: Level 1, Suite F, The Octagon, 110 George Street Parramatta NSW 2160

Privacy Policy updates

We may update this Privacy Policy from time to time to take into account changes in our practices for the handling of personal information by publishing an amended Privacy Policy on our Website. You should regularly review the most recent version of this Privacy Policy available on our Website.