

Privacy Statement

MDJ Financial Solutions is committed to protecting your privacy and the confidentiality of your personal information in accordance with the *Privacy Act 1988 (Cth)* and the *Australian Privacy Principles (APPs)*. This Privacy Statement outlines how we collect, use, disclose, and protect your personal information when providing personal financial advice and services to you as a client.

Collection of Personal Information

We collect personal information that is necessary to provide you with tailored financial advice and services. This may include:

- Your name, contact details, date of birth, and identification documents
- Financial details such as income, expenses, assets, and liabilities
- Employment and occupation information
- Health information (if relevant to insurance advice)
- Your goals, risk tolerance, and investment preferences
- Verification of your identity to ensure compliance with the AML/CTF laws, such as citing and certifying a copy of your Driver's License, passport or other primary identification
- Tax File Numbers (we will require you to separately authorise our collection and use of this).

We usually collect this information directly from you, either through a combination of meetings and questionnaires or via our website. But we may also collect it from other sources where you have given us authority to do so (e.g., accountants, superannuation funds, insurers, or other third parties).

We do not utilise any standard personal identification reference numbers (such as tax file numbers) as identifiers.

We may record client meetings and use AI tools to produce a transcript and file notes of the meeting, and other documents such as internal instructions to follow up on agreed actions after the meeting. As with all your information, the transcripts and file notes use secure software and are stored in accordance with strict data security.

We will always advise you when we intend to record a meeting and seek your explicit consent before starting the recording. You may decline to have any meeting recorded if you are not comfortable.

Use and Disclosure of Personal Information

Your personal information is used to:

- Provide you with personal financial advice and related services
- Prepare Statements of Advice and implement recommendations
- Manage ongoing client relationships and review advice
- Comply with legal and regulatory obligations

We may disclose your information to:

- Product providers (e.g., superannuation or investment platforms)
- External compliance, legal, or audit professionals
- Government and regulatory authorities (e.g., ASIC, AUSTRAC)
- IT service providers who help manage our systems and data securely

In some instances these providers may be based overseas. Where your information is shared with a third party outside Australia, we will take reasonable steps to satisfy ourselves the third party has arrangements to comply with the Australian Privacy Principles.

We do **not** sell your personal information to third parties.

Security of Your Information

We take reasonable steps to protect your personal information from misuse, interference, loss, and unauthorised access or disclosure. This includes physical, electronic, and procedural safeguards.

Your information may be stored securely in both electronic and hard copy formats. Where information is stored electronically, we use secure cloud storage solutions located in Australia or overseas, with appropriate contractual and legal safeguards.

Access and Correction

You have the right to access and request correction of your personal information at any time. To do so, please contact us using the details below. We may need to verify your identity before providing access.

Privacy Complaints

If you have any concerns about how we've handled your personal information, you can contact us. We take complaints seriously and will respond promptly. If you're not satisfied with our response, you may lodge a complaint with the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au.

Contact Us

If you have any questions or would like more information about our privacy practices, please contact us:

MDJ Financial Solutions

Phone: 0420331004

Email: mjones@mdjfs.com.au

Address: PO Box 2 GISBORNE VIC 3437