Financial Services Guide

Provided by

Wright Evans Planning Pty Ltd ABN 66 151 825 204 Authorised Representative No. 1268574 (**Wright Evans Planning**)

Tyson Marangon Authorised Representative No. 1268575

Nicole Gauci Authorised Representative No. 232299

(together **we**, **us**, **our**)

As authorised representatives of Wright Evans Wealth Pty Ltd ABN 72 655 601 513 AFSL No. 538916 (**Licensee**)

Date: 13 April 2026

The distribution of this financial services guide (**FSG**) is authorised by the Licensee.

Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Not Independent

Because we receive commissions on the sale of life risk insurance products that are not rebated in full to clients we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

Additional documents you may receive from us

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing service agreement with us, you will receive annual fee disclosure statements and we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

Financial services we are authorised to provide

We are authorised to provide personal advice and dealing services to retail and wholesale clients for the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
    - Investment Life Insurance Products
    - Life Risk Insurance Products
- Managed Investment Schemes including IDPS and MDA Services
- Retirement Savings Account Products
- Securities
- Superannuation

How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

Fees

All fees are payable to Wright Evans Planning. Nicole Gauci and Tyson Marangon are owners of Wright Evans Planning and share in the profits that are made.

General advice

We may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. The amount of these fees usually ranges from $330 to $660 but may exceed this range in complex cases. Details of the fee will be agreed with you beforehand. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

Personal advice

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees usually ranges from $2,200 to $13,200 but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you.

Ongoing fees

Our ongoing fees depend on the ongoing service that we provide to you. They are typically charged as an agreed annual fixed price of between $2,200 and $13,200 and are paid monthly. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

Any ongoing fees will be agreed with you in our service agreement.

Brokerage fees

We may charge a brokerage fee of a minimum of $110 (plus GST) when you buy or sell listed investments. This fee will typically be applied to each transaction as a set percentage of the investment amount.

The services and fees will be set out in the SoA or RoA that we provide to you.

Insurance commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be 60% (plus GST) of the first year's annual premium.

We also receive an ongoing commission payment of 20% (plus GST) of the annual premium for as long as you continue to hold the policy.

For example, for an insurance product with an annual premium of $2,000, where the issuer pays us an upfront commission of 60% (plus GST), we will receive $1,320. The issuer will pay us 20% (plus GST) of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of $2,000, this equates to $440 per year.

You will be advised of the exact amount of these commissions in the SoA or RoA.

Other Benefits

We may also receive additional benefits by way of sponsorship of educations seminars, conferences or training days. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Adviser remuneration

Our representatives are paid a base salary and do not receive commissions from product issuers.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

We do not have an association with any product issuer. However, we do have an association with Wright Evans Partners Pty Ltd. We operate an integrated accounting and financial planning business under two separate legal entities sharing common directors whereby referrals flow between entities and no referral fees are paid.

Conflicts of Interest

Our representatives may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: www.afca.org.au

Email: info@afca.org.au

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request and at our website at https://wepartners.com.au.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website at https://wepartners.com.au.

Compensation arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact us

If you have any queries about our financial services, please do not hesitate to contact us:

Licensee's contact details

Level 1, 23 Greenhill Road, Wayville SA 5034

(08) 8208 4777

Tyson@wepartners.com.au / Nicole@wepartners.com.au

Wright Evans Planning's details

Level 1, 23 Greenhill Road, Wayville SA 5034

(08) 8208 4777

Tyson@wepartners.com.au / Nicole@wepartners.com.au / Wealth@wepartners.com.au

Terms of Business

Wright Evans Planning Pty Ltd ACN 151 825 204 Authorised Representative No. 1268574 of Wright Evans Wealth Pty Ltd ACN 655 601 513 AFSL No. 538916 (**we**, **us**, **our**).

The following terms of business (**Terms**) apply to all Services provided by us to you and any of your related entities. By agreeing to proceed with our engagement, you agree to be bound by these Terms.

1. Our Services

We may provide you with the following Services during the course of our relationship:

a. providing you with financial product advice, which may include Personal Advice as described in our Consent to enter into an Ongoing Fee Arrangement (**Consent to enter into an OFA**) or as otherwise agreed with you;

b. arranging for a Service Provider to provide Services in connection with your Investments and financial affairs including providing you administrative support in respect of those services and arranging of your payment of fees and or settlement obligations to those Service Providers; and

c. arranging for the execution of transactions in relation to your Investments, including providing instructions to a relevant Service Provider on your behalf.

We can agree changes to our Services by describing the new Services to be provided in any future Consent to Renew an Ongoing Fee Arrangement (**Consent to Renew**) that you sign. We can also agree changes to Services at any time if we both agree.

Our Services are provided solely for your benefit and may not be relied upon by any other person.

2. Financial services

If we provide you with General Advice, you agree that:

a. that General Advice has been prepared without taking account of your objectives, financial situation or needs;

b. you should, before acting on the advice, consider the appropriateness of it, having regard to your objectives, financial situation and needs; and

c. you should obtain and read all relevant information available in respect of any financial products referred to in the General Advice (including, if you are a Retail Client, a Product Disclosure Statement), before making any decision about whether to acquire a financial product that may be the subject of the General Advice.

If we provide you with Personal Advice, you agree that:

d. you have accurately and completely disclosed your investment objectives, financial situation and particular needs (**your relevant personal circumstances**) to us, in order to assist us to provide you with the Personal Advice;

e. you will promptly notify us of any change in your relevant personal circumstances;

f. if you do not give all the details in relation to your relevant personal circumstances, or fail to promptly notify us of changes in relation to your relevant personal circumstances then our advice could be based on incomplete and/or inaccurate information which could result in our Personal Advice not being appropriate for you.

If we provide ‘execution-only' type services, these are provided on a 'no advice' basis. You are responsible for determining that any investment decision you make is appropriate to your investment objectives, financial situation and particular needs. We are not responsible for any ‘execution-only’ investment decisions and you will be fully responsible for your ‘execution-only’ instructions.

3. Providing us with information and signing documents

In order for us to provide the Services, we will require you to complete and sign documents from time to time. If you don’t, we may not be able to continue to provide the Services.

We also need to ensure that the information we have about you is up to date and accurate. Please notify us promptly if any information you have provided us is, or becomes, untrue, incomplete or inaccurate.

We will rely on the accuracy of all information provided by you, or by others on your behalf, without independently verifying all information so please let us know as soon as there is any change to the information you have provided. We will also rely on instructions provided by you, or any instructions which we reasonably believe to be provided by you.

From time to time we will also need you to complete and sign documents. We will need you to do so promptly, within the timeframe we request, so as to not delay our Services.

Any delay in providing information or documents we have requested may result in us not being able to provide the Services to you or to arrange for others to provide Services to you, or may impact the timing of our Services.

All working papers and other documents produced by us as part of providing the Services will remain our property. Any documentation that we produce for you or information we collect from you will be kept by us for a period of seven (7) years after which it may be destroyed.

You can request a copy of any documentation that we have produced at any time.

4. Joint clients

If we are providing Services to you jointly, we accept instructions both jointly and separately from you unless you tell us that all instructions must be given jointly.

5. Effect of death or incapacity

If you die or become incapacitated whilst you are our client, you authorise your legal personal representative or enduring power of attorney to ratify any actions we take between the date of your death or incapacitation and the date we receive evidence to our satisfaction of your death or incapacitation.

6. Client classification

If you satisfy the tests for being classified as a Wholesale Client under the Corporations Act, in consultation with you we may decide to treat you as a Wholesale Client.

7. Execution only services

Where we provide 'execution-only' type services, these services are provided on a 'no advice' basis. You are responsible for determining that any investment decision you make is appropriate to your investment objectives, financial situation and particular needs.

8. Fees

You agree to pay us the fees and charges described in our Engagement Letter, Consent to enter into an OFA or in any other document in which we agree our fees and charges on the due dates set out in those documents.

These fees only include amounts payable to us.

There may also be costs from investment managers or administration platforms. These include transactions costs such as share brokerage. Any costs will always be disclosed in our advice to you. Additionally, any once off transaction costs will always be disclosed when relevant to our recommendations.

We can vary our fees by describing the new fee in a Consent to Renew that you sign. We can also agree changes to fees at any time if we both agree.

If you don't pay amounts due on time, we can charge you an additional amount for our Services equal to interest on the unpaid balances at a rate of 2% above the Westpac Banking Corporation's indicator 180-day bank bill rate.

9. Set off

All of your payment under these Terms are absolute, free of any right by you to counterclaim or set off and are only satisfied once the payment has cleared.

If you fail to meet any settlement obligations which you have instructed us to incur, for which we have incurred liability on your behalf, you agree that we may sell on your behalf any of your Investments and apply the proceeds to reduce your liability to us or to a third party to whom you own an obligation in connection with the Services.

We may:

a. set off any amount payable to us, or any of our agents, by you against any amount payable by us or any of our agents to you; and

b. withhold any amount payable by us, or any of our agents, to you in satisfaction of any amount payable to us, or any of our agents, by you.

10. People you authorise to give us instructions

You may appoint one or more people as Authorised Persons to receive information about your financial affairs, or give us instructions on your behalf.

Where you appoint an Authorised Person:

a. we may act upon the instructions of any Authorised Person you have appointed at any time;

b. we may restrict an Authorised Person from providing instructions in relation to particular Services; and

c. we may provide information relating to your Investments in response to a request from an Authorised Person;

without checking the authority of that Authorised Person to give such instructions or to request such information.

You can revoke an Authorised Person's authority by telling us in writing.

11. Confidentiality and privacy

Except as provided for in these Terms and our Privacy Policy, we will keep all personal information provided by you including information concerning your financial affairs or Investments confidential.

However, we are subject to statutory obligations, including reporting obligations, that might include confidential information.

Your personal information may be collected, stored, used or disclosed by us in accordance with our Privacy Policy, which is available at https://wepartners.com.au/. or you may request a copy by sending an email to wealth@wepartners.com.au.

By agreeing to these Terms, you consent to the collection, storage, use and disclosure of your personal information in accordance with our Privacy Policy.

12. AI use

We may use artificial intelligence (AI) tools and technologies to help us deliver our services more efficiently, including for:

- administrative support including generating file notes;
- customer communications.

All information processed using AI tools remains subject to our confidentiality, privacy and security obligations. AI-generated outputs are reviewed by appropriately qualified personnel before being relied upon or provided to clients where professional judgment is required.

We do not rely solely on AI to make decisions that materially affect our clients without appropriate human oversight.

13. Limited power to complete documents, give instructions and appoint service providers

By signing these Terms, you appoint us and each of our employees, officers, and authorised representatives separately as your attorney to:

a. prepare, sign and deliver any document to appoint or change a Service Provider after receiving your instructions to do so;

b. sign any document to give effect to the acquisition, disposal, holding, management or administration of your Investments in accordance with your instructions;

c. communicate, give instructions, or prepare, sign and deliver any document, authorise payments to or via Service Providers, or take any other action reasonably necessary to effect the

acquisition, disposal, amendment, renewal or cancellation of Investments in accordance with your instructions; or

d. to give instructions to, enter into contracts or agreements with, another party on your behalf after receiving your instructions to do so.

Any power granted to us under this clause is only to be exercised in connection with the performance of the Services and the administration and management of your Investments in accordance with your instructions.

You acknowledge that anything done on your behalf within the authority of this clause will be treated as if you have done it personally.

You can revoke this authority at any time by telling us in writing.

We will not be responsible for any Loss incurred as a result of any delay or omission in the exercise of the authority under this clause, except where the Loss is caused by our fraud, negligence or dishonesty.

14. Limits on what we are responsible for

To the extent permitted by law and except where caused by our negligence, fraud or dishonesty, we will not be responsible for any Loss incurred by you as a result of:

a. us acting on your instructions or the instructions of an Authorised Person;

b. our failure to act (or refuse to act) on your instructions or the instructions of an Authorised Person, regardless of whether there were any errors in your instructions;

c. anything lawfully done by us, in accordance with these Terms;

d. any event or circumstance which we cannot reasonably control, including failure or problems involving the relevant stock exchange or market operator or failure of electronic or mechanical equipment or communication lines;

e. any delay or interruption in passing on and executing your instructions;

f. any failure or delay by a Service Provider; or

g. our reliance on a document, email or message that we had no reason to believe was not authentic or delays caused by our further investigation of the authenticity of the instructions.

You acknowledge that your Investments are subject to risks of loss because of market, currency, economic, political, business and other events. We do not promise, represent, or guarantee that our advice to you, or the provision of the Services by us or a Service Provider, will achieve a particular rate of return for your Investments.

15. Renewing the Ongoing Fee Agreement

Where you are a Retail Client, we are required by law to ask you to renew any ongoing fee arrangement we have with you each year which we will do by giving you a Consent to Renew.

For the purposes of determining the timeframe for renewing any ongoing fee arrangement each year, the reference day will be the date specified as the reference day in the Consent to enter into an OFA. This means that we will need to obtain your completed Consent to Renew (and renewed consent to deduct fees where applicable), within the period starting 60 days before the reference

day and ending 150 days after the reference day. We can vary the reference day for future periods in the Consent to Renew.

16. Stopping our engagement

Our engagement can be stopped by either you or us giving written notice, without impacting our ability to recover all accrued Fees which are due and payable in respect of the period up to and including the termination date.

The law may prohibit us from providing reasons for terminating our engagement.

17. Communicating electronically

We may give you documents (including all disclosure documents we are required to give you) electronically, including via hyperlinks or USBs. If at any stage you wish to receive these documents in hard copy rather than electronically please let us know. We may also ask you to sign documents, including the Consent to enter into an OFA, electronically. You can let us know if you do not want to sign documents in this way.

18. Changing these terms

Except where we need to change these Terms to correct any obvious error or to reflect any change in law, we may change these Terms from time to time by making the updated Terms available on our website and notifying you by email at least 30 days before the changes take effect.

The changes will only apply to you if you continue to use our Services after the changes take effect. If you do not agree to the changes, you may terminate our engagement or negotiate new terms.

19. Governing law

These Terms and our other agreements with you are governed by the laws of the State of South Australia.

20. Meaning of words

In these Terms, the following words have the meaning set out below:

Authorised Person means a person appointed and authorised by you under these Terms.

Corporations Act means the *Corporations Act 2001* (Cth).

Fee/Fees has the meaning given to it in clause Section 8, "Fees".

General Advice has the meaning given to that term pursuant to section 766B(4) of the Corporations Act.

GST has the meaning given to that term pursuant to section 195-1 of *A New Tax System (Goods and Services Tax) Act 1999* (Cth).

Investment means any financial product covered by our Australian Financial Services Licence.

Loss means any claim, action, demand, proceeding, judgment, damage, loss, liability (whether direct or indirect, in tort or contract or breach of statutory duty or otherwise), cost, charge,

expense, outgoing, payment, fine, penalty loss or damages (including without limitation consequential loss or damage of any nature whatsoever).

Ongoing Fee Arrangement means the agreement between you and us that sets out the specific details of services we will provide to you and the fees we will charge you, including these Terms and the Consent to enter into an OFA .

Personal Advice means has the meaning given to that term pursuant to section 766B (3) of the Corporations Act.

Retail Client has the meaning given to that term by section 761G of the Corporations Act.

Services means the services as outlined in clause Section 1, “Our Services”.

Service Provider means a service provider other than us (and agents acting on our behalf) who provides services in connection with your Investments from time to time, whether or not we have arranged such relationship with the Service Provider on your behalf.

Wholesale Client has the meaning given to that term by section 761G of the Corporations Act.

you, yours means the individual or entity described in our Engagement Letter or Consent to enter into an OFA.

Privacy Policy

Effective date: 02/10/2026

Read about how Wright Evans Wealth Pty Ltd ABN 72 655 601 513 and its corporate group of entities (**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.

This Privacy Policy also incorporates our Credit Reporting Policy which sets out how we use any credit information we collect.

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.

In this Privacy Policy we use the term **personal information** to refer to both personal information and credit 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;
- 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;
- banks, financial institutions and other financial product providers;
- your employer;
- fund managers;
- superannuation funds;
- life insurance companies;
- 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;
- 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;
- 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 do not share (disclose) your personal information outside of Australia.

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 including for the purpose of requesting a credit check on you.

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: 08 8208 4777

E: wealth@wepartners.com.au

A: PO Box 897 UNLEY BC SA 5061

Website Terms of Use

This website is owned and operated by Wright Evans Partners Pty Ltd ABN 99 130 868 718, an associated entity of Wright Evans Planning Pty Ltd ABN 66 151 825 204 Authorised Representative No. 1268574 of Wright Evans Wealth Pty Ltd ABN 72 655 601 513 AFSL No. 538916 (**we** or **us**). By accessing and/or using this website and related services, you agree to these Terms of Use, which include our Privacy Policy (available at https://wepartners.com.au/) (**Terms**). You should review our Privacy Policy and these Terms carefully and immediately cease using our website if you do not agree to these Terms. We may at any time vary these Terms by publishing the varied terms of use on this website.

Accuracy, completeness and timeliness of information

The information on our website is not comprehensive or is it intended to provide a summary of the subject matter covered. While we use all reasonable attempts to ensure the accuracy and completeness of the information on our website, to the maximum extent permitted by law, we make no warranty regarding the information on this website. You should monitor any changes to the information contained on this website.

We may, from time to time and without notice, change or add to the website or the information or services described in it. However, we do not undertake to keep the website updated. We are not liable to you or anyone else if errors occur in the information on the website or if that information is not up-to-date.

Linked sites

Our website may contain links to websites operated by third parties. Those links are provided for convenience and may not remain current or may not be maintained. Unless expressly stated otherwise, we do not endorse and are not responsible for the content on those linked websites and have no control over or rights in those linked websites.

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No Advice

Any information is intended to be for general information purposes only and is not intended to be relied upon for the purpose of making an investment decision. The site does not constitute an offer of any financial product or an invitation to buy or sell financial products including securities to any person. Investors should seek independent financial and taxation advice before making any investment decisions.

If you require further information or require further advice regarding the matters described on this website, please contact your financial adviser.

You should seek professional financial advice as to the implications of financial decisions whether investment decisions or otherwise.

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Jurisdiction and governing law

Your use of the website and these Terms are governed by the laws of South Australia and you submit to the non-exclusive jurisdiction of the courts exercising jurisdiction in South Australia.

Miscellaneous

We can unilaterally vary these terms at any time. By accessing or continuing to access this website after we have varied the terms, you will be deemed to have accepted the varied terms. It is therefore important that you review these terms regularly.

If any term is declared unlawful, void or unenforceable, that term will be deemed severable and will not affect the validity and enforceability of the remaining provisions of these terms.

How to make a complaint

We want to give our clients the best experience, so if you're unsatisfied in any way we'd like you to tell us about it.

We'll take your feedback seriously and aim to resolve your complaint in a respectful, fair and reasonable way as quickly as we can. We ask that you treat us with respect also and provide us with reasonable assistance during the process.

Our complaints process

1. Collect any documents or records that relate to your complaint, including information on any relevant times, dates and names that could assist our investigation.

2. Get in touch with us and tell us about your complaint, including what happened and how you think it could be fairly resolved. You may need to provide us with some personal information, including your name and contact details which we will collect in accordance with our privacy policy found here: https://wepartners.com.au/.

   The best way to contact us is by telephone at 08 8208 4777or email at wealth@wepartners.com.au.

   You can also make an anonymous complaint, but it will likely make it more difficult for us to investigate and resolve your complaint. If you prefer, you can authorise someone else to talk to us on your behalf, for example, a friend or family member, a legal representative or financial counsellor.

3. We will acknowledge your complaint and try to resolve it as quickly as possible, if not straight away.

How long will the process take?

We aim to resolve all complaints as quickly as possible. If we can't give you an answer immediately, we'll aim to get back to you within 5 business days.

Some complaints require more investigation. If this happens with your complaint, we'll give you a written response within 30 days of receiving your complaint. We'll also keep you informed of our progress.

If we can't resolve your complaint within 30 days, we'll get in touch to explain why and let you know how to contact the Australian Financial Complaints Authority (**AFCA**).

What happens if you're not happy with our response?

We provide financial services under the licence held by Wright Evans Wealth Pty Ltd ABN 72 655 601 513 AFSAL No. 538916. As a financial services business, Wright Evans Wealth Pty Ltd is required to be a member of AFCA, which provides free external dispute resolution services to consumers. If you're not happy with our response, you can refer your complaint to AFCA.

Australian Financial Complaints Authority (AFCA)
GPO Box 3
Melbourne VIC 3001

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678

If your complaint is about privacy, you should contact The Office of the Australian Information Commissioner.

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001

Website: oaic.gov.au
Phone: 1300 363 992