

# Privacy Statement

This Privacy Statement is for clients of the following entities:

- Crown Wealth Group Pty Ltd ABN 22 603 037 510; AFSL 494274 (Crown);  
Email: [info@crowwealthgroup.com.au](mailto:info@crowwealthgroup.com.au)  
Website: [www.crowwealthgroup.com.au](http://www.crowwealthgroup.com.au)  
Phone: 1300 722 174
- Everest Partners Private Wealth Management Pty Ltd ABN 21 635 916 755; Corporate Authorised Representative No. 1278026 of Crown Wealth Group Pty Ltd AFSL 494274  
Website: [www.eppwm.com](http://www.eppwm.com)  
Email: [admin@eppwm.com](mailto:admin@eppwm.com)  
Phone: 02 8051 3119

collectively referred to within this statement as 'we' or 'us' or 'our'. Where these terms appear in this document you should associate it with the entity named above who provided this statement to you.

We collect and verify personal information about you (and where applicable, persons acting on your behalf) to manage our relationship with you, to ensure that we provide the services most appropriate to your needs and to make certain that we comply with our legal obligations under the Privacy Act 1988 (Cth) and under the Corporations Act 2001 (Cth). This Privacy Statement forms part of our Privacy Policy, and together they form our notice for collecting personal information under Australian Privacy Principle 5.

The information required to be collected and verified by us depends on who you are and the nature of the service to be provided by us. The personal information generally collected includes:

- Name;
- Address;
- Phone number;
- Email address;
- Age details;
- Occupation;
- Financial details;

- Health Details;
- Transaction information;
- Bank account details;
- Tax File Number;
- Income details from employers;
- Details of dependents;
- Beneficiary details.

### **Collection of sensitive information**

Where you apply for certain life risk products (such as life insurance, income protection insurance, trauma insurance, total and permanent disability insurance) it will be necessary for Everest Partners Private Wealth Management Pty Ltd to collect sensitive information about your health. This information will only be collected when you give consent by completing the product's application form. The information will be sourced by the Life Insurance company from the you, your medical professional and by other medical professionals where medical tests may have been performed.

Due to confidentiality, it is sometimes the case whereby Everest Partners Private Wealth Management Pty Ltd may not be made fully aware of your medical circumstances provided to the Life Insurance Company.

Unless required by law, we will only collect sensitive information with your consent.

If you fail to provide us with the required information, or if you provide us with incomplete, or inaccurate information we may not be able to provide you with the services you are seeking within the time periods contemplated.

If you elect not to provide us with the personal information you may be exposed to higher risks in respect of the recommendations made to you and this may affect the adequacy or appropriateness of advice given to you. Alternatively, we may elect to terminate our relationship with you if we believe we are unable to provide you with adequate service.

Personal information acquired by us in the course of providing our services may be provided to our Licensee (CWG), external service providers, product and platform providers, auditors, taxation and legal advisers and information technology consultants. Otherwise your personal information will not be disclosed unless:

- Australian law requires us to; or
- you authorise us to disclose it to a 3rd Party on your behalf, e.g. your tax adviser.

Some of the entities that we share information with may be located in, or have operations in, other countries. This means that your information might be stored or accessed in overseas countries, including but not limited to United Kingdom, Hong Kong and Vietnam. Details of the countries we disclose to you may change from time to time. You can contact us for further details regarding where we may send your personal information.

Personal information may also be processed by staff or by other third parties operating outside Australia who work for us or for one of our suppliers, agents, partners, or related companies.

When we send information overseas, we will take reasonable steps to ensure that overseas providers do not breach the Privacy Act and that any third parties are subject to a similar level of protection or similar obligations that are offered by the Privacy Act. If you do not agree to the transfer of your personal information outside Australia, please contact us.

If you think any of the details that we hold are incorrect or out of date, please contact us to correct this. You can always access the personal information held about you by contacting us.

Everest Partners Private Wealth Management Pty Ltd is an Authorised Representative of Crown Wealth Group Pty Ltd (AFSL # 494274). A copy of the Crown Wealth Group Privacy Policy is located at [Crown Wealth Group | AFSL Dealer Group | Australia](#).

Otherwise if you contact us, we can send you a copy.