



Privacy Policy

This Privacy Policy covers the following companies:

Future Gen Solutions Pty Ltd

ABN: 77 607 760 127

Future Gen Wealth Pty Ltd

ABN: 48 607 760 887

Australian Financial Services Licence (AFSL) No. 481112

Future Gen Credit Pty Ltd

ABN: 48 607 890 871

Australian Credit Licence (ACL) No. 4820352

Future Gen Accounting Pty Ltd

ACN: 632 354 280

Murray Wilkinson & Associates Pty Ltd trading as **Future Gen Solutions**

ACN: 011 029 379

119 Logan Road, Woolloongabba QLD 4102

PO Box 1638 Coorparoo DC QLD 4151

P 07 3391 1624 | **E** enquiries@futuregen.solutions | **W** www.futuregen.solutions

Privacy Policy

1. Our Commitment to Protect your Privacy

At Future Gen Solutions we recognise your privacy is extremely important. We know that how we collect, use, exchange and protect your information is important to you, and we value your trust. How we protect your information and what we do with it is a vital part of our relationship with you.

Future Gen Solutions collectively refers to:

- Future Gen Solutions Pty Ltd (ABN 77 607 760 127),
- Future Gen Wealth Pty Ltd (ABN 48 607 760 887; AFSL 481112),
- Future Gen Credit Pty Ltd (ABN 48 607 890 871, ACL 482035),
- Future Gen Accounting Pty Ltd (ACN 632 354 280), and
- Murray Wilkinson & Associates Pty Ltd (ACN 011 029 379) trading as Future Gen Solutions.

All references to "Future Gen Solutions", "we", "us" and "our" in this Privacy Policy refer to the above listed companies.

Future Gen Solutions is committed to client service and the maintenance of client confidentiality, and as required by law, complies with the Privacy Act 1988 and is bound by the Australian Privacy Principles (APP).

Please note that during the course of our relationship with you, we may tell you more about how we handle your information. When you receive this further information, please consider it carefully. Please visit our website regularly as we update this policy from time to time.

2. About Future Gen Solutions

Future Gen Solutions provides business consultancy, financial planning advice, credit advice and other services to its clients.

Future Gen Wealth Pty Ltd ("Future Gen Wealth") is an Australian Financial Services Licensee, AFS Licence Number 481112. Future Gen Wealth is a financial advice and wealth management consultancy providing financial advice through its Authorised Representatives.

Future Gen Credit Pty Ltd ("Future Gen Credit") is an Australian Credit Licensee, AC Licence Number 482035. Future Gen Credit is a licensed credit service provider and provides credit services through its authorised Credit Representatives.

Future Gen Accounting Pty Ltd ("Future Gen Accounting") is a Tax Practitioners Board registered Accounting Practice.

Murray Wilkinson & Associates Pty Ltd trading as Future Gen Solutions, Murray Wilkinson and Thomas Wilkinson provide financial and credit services through specialised licences, and are:

- Authorised Representatives of Future Gen Wealth Pty Ltd (ABN 48 607 760 887), AFSL 481112.
- Credit Representatives of Future Gen Credit Pty Ltd (ABN 48 607 890 871), ACL 482035.

Lili Hong & Nicola Welch provide financial services, and are:

- Authorised Representatives of Future Gen Wealth Pty Ltd (ABN 48 607 760 887), AFSL 481112.

3. Information we collect

Information we collect from you

The information we collect from you may include your identity, contact details, other personal details such as gender and marital status, information about your employer, your business or the organisations that you consult with. We may also collect information about your financial situation and your business processes. We collect this information to enable us to provide our services and to meet our legal obligations.

We collect information from you through our communication with you, such as in telephone conversations, email messages, face-to-face meetings, text messages and your interactions with us via our website client login.

Information we collect from others

We collect information about you from others to help us provide services to you. This may include information from your other advisers or service providers, business / work associates or family members. We may collect information about you that is publicly available, for example from public registers, websites or made available by third parties.

Sensitive information

The Privacy Act protects your sensitive information. If we need to obtain this type of information, we will ask for your consent, except where otherwise permitted by law.

Website information

You are able to visit our website without providing any personal information.

We do collect statistical information about the visitors to our website. We track visits to our website and the resources that are accessed, including but not limited to traffic data, location data, weblogs and other communication data. We also collect information that you provide from the forms you complete on our website or when you communicate with us via our website. When you use our website or mobile applications we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites. Some of this website information is collected using Cookies.

4. How we use your information

Generally, Future Gen Solutions uses your information so we can:

- Understand your needs, provide our services and manage our relationship with you
- Contact you in relation to the services we are providing
- Respond to your queries or feedback
- Conduct and improve our business and client experience
- Send you communication or information on our services, activities or programs that you have requested or may be suited to your circumstances
- Let you know about developments in our processes, services, activities or programs that affect your current services or may be suited to your circumstances
- Meet our legal obligations

We may also collect, use and exchange your information in other ways where permitted by law.

Direct marketing

If you don't want to receive direct marketing, you can tell us by emailing enquiries@futuregen.solutions.

Gathering and combining data to get insights

Improvements in technology enable organisations to collect and use information to get a more integrated view of clients and provide better services.

Future Gen Solutions may combine client information it has with information available from a wide variety of external sources (for example census or Australian Bureau of Statistics data). We analyse of this data in order to gain useful insights which may assist us in providing better service to our clients and to improve our business.

5. Who we exchange your information with

We exchange your information within the Future Gen Solutions group of companies listed in section 1 and its consultants and team members so that the group may adopt an integrated approach to its clients. The group may use this information for any of the purposes mentioned in section 4.

Third parties

We may request or exchange your information with third parties where this is permitted by law or for any of the purposes mentioned in section 4.

Third parties include:

- External service providers, advisers or consultants that provide services to you or your business
- External providers to whom we outsource certain functions such as administration / accounts support and information technology support.
- Agents, advisers or persons acting on your behalf, for example persons holding power of attorney or acting in your position within your business while you are absent (overseas or incapacitated)
- Government, law enforcement agencies or regulators as permitted by law

We do not sell or license your personal information to third parties.

We seek to engage with external service providers who comply with the requirements of the Privacy Act and Australian Privacy Principles, we do not accept responsibility for the privacy or security practices of any third parties and that the collection and use of your information by third parties may be subject to separate privacy and security policies.

We may in the future consider the sale or restructure of our business or the purchase of other businesses. In such circumstances it may be necessary for your personal information

to be disclosed to permit the parties to assess the sale or restructure proposal for example through a due diligence process. We will only disclose such personal information as is necessary for the assessment and subject to appropriate procedures to maintain the confidentiality and security of your information. In the event that a sale or restructure proceeds, we will advise you accordingly.

Under 16s and special needs

If you are under 16 or have special needs, we may share your information with your parent or legal guardian or any person appointed to manage your affairs.

Other situations

We may also disclose your personal information if it is required or authorised by law or where disclosure is necessary to prevent a threat to life, health or safety.

Sending information overseas

Generally, we use systems and customer service teams located within Australia.

From time to time though, we may send your information overseas to service providers or other third parties who operate or hold data outside Australia. Where we do this, we make sure that appropriate data handling and security arrangements are in place. Please note that Australian law may not apply to some of these entities.

6. Protecting your information

Future Gen Solutions takes reasonable steps to protect the information we retain from misuse, loss, and from unauthorised access, modification or disclosure.

We keep your hard-copy or electronic records on our premises and on servers which are offsite using trusted third parties. Our security safeguards include:

- Staff education – we train and remind our team of their obligations with regard to the security and confidentiality of your information.
- Data storage – we ensure appropriate data storage handling and arrangements are in place with third party providers
- System security – use third party providers who have firewalls, intrusion detection systems and virus scanning tools to protect against unauthorised persons and viruses accessing our systems and servers. When we send your electronic data we either use secure networks or encryption. We limit access by requiring use of passwords.

- Building security - we have protection in our building against unauthorised access such as alarms.
- Destroying data when it is no longer required - where practical, we keep information only for as long as required (for example, to meet legal requirements or our internal needs). We will destroy or de-identify your information when it is no longer required.

Your responsibility for security of your information

You are probably aware that the security of communications sent by electronic means cannot be guaranteed. When you provide information to us via the internet you do this at your own risk. We cannot accept responsibility for misuse of, loss of, or unauthorised access to your personal information where the security of information is not within our control.

You must ensure the security and confidentiality of any username and or password used by yourself to access our website. You agree that you will be held responsible for all activities which occur under your username and password (including but not limited to publication of illegal or defamatory material or any other unlawful activity, or unauthorised charging of your credit card).

If you suspect any misuse of, loss of, or unauthorised access to your personal information, please contact us immediately by calling +61 7 3391 1624 or via email at enquiries@futuregen.solutions.

7. Accessing, updating and correcting your information

Access to information

You can ask for access to your basic information by calling or emailing us. The right to access information is subject to some exceptions allowed by law. We can discuss this with you at the time of any request.

We try to make your information available within 48 hours of your request. Before we give you the information, we'll need to confirm your identity.

Fees

There is no fee for making the initial request, but in some cases there may be an access charge to cover the time we spend locating, compiling and explaining the information you ask for. If there is an access charge, we will give you an estimate up front and confirm that you'd like us to proceed. Generally, the access charge is based on an hourly rate plus any photocopying costs or other out-of-pocket expenses. You will need to make the payment before we start.

Updating your basic information

It is important that we have your correct details, such as your current address, telephone number and email address. The accuracy of your personal information is dependant to a large degree on the information you provide and you should advise us if there are any changes or errors in your personal information.

Correcting information

You can ask us to correct any inaccurate information we hold or have provided to others by contacting us either by phone +61 7 3391 1624 or by email enquiries@futuregen.solutions. If the information that is corrected is information we have provided to others, you can ask us to notify them of the correction. We will try to correct information within 14 days. If we cannot complete the request within this time, we will let you know the reason for the delay to agree a time frame with you to extend the period.

We do not charge a fee for these requests. If we are able to correct your information, we will inform you when the process is complete.

If we disagree with you that information should be corrected, we will let you know in writing our reasons. You can ask us to include a statement with the relevant information, indicating your view that the information is inaccurate, misleading, incomplete, irrelevant or out-of-date. We will take reasonable steps to comply with such a request.

8. Making a privacy complaint

We recognise that sometimes things can go wrong. If you have a concern about your privacy, you have a right to make a complaint and we'll do everything we can to put matters right.

Making a complaint

To lodge a complaint, please get in touch with our Privacy Officer on +61 7 3391 1624 or emailing compliance@futuregen.solutions or via post

The Compliance Officer
Future Gen Solutions
PO Box 1638
Coorparoo DC Qld 4151

We will review your situation and try to resolve it within seven days. We will keep you updated on our progress and provide a response accordingly. If we are unable to provide a final response within a reasonable timeframe we will contact you to explain why and discuss a timeframe to resolve the complaint.

It is our intention to use our best endeavours to resolve any complaint to your satisfaction. However, if you are unhappy with our response, you are entitled to contact the Office of the Australian Information Commissioner who may investigate your complaint further. You can contact the Office of the Australian Information Commissioner by calling them on 1300 363 992, online at <https://www.oaic.gov.au/> or writing to the Office of the Australian Information Commissioner, GPO Box 5218, Sydney NSW 2001.

9. How to contact us or find out more

For privacy related queries, access or correction requests, complaints, requests a printed version of this policy or to update your marketing preferences, you can use your usual point of contact or contact one of our team members. Alternatively you can contact our Compliance Officer:

The Compliance Officer
Future Gen Solutions
PO Box 1638
Coorparoo DC Qld 4151
P 07 3391 1624 | E compliance@futuregen.solutions

For more information about the Australian Privacy Principles visit [Office of the Australian Information Commissioner](#).