

Gill & Co Advisory Pty Ltd | TimeWise Professional Service Pty Ltd | Privacy and Collection of Information

Privacy and Collection of Information Policy

Including complaints, privacy concerns and financial planning information handling

Document owner	TimeWise Professional Service Pty Ltd, Corporate Authorised Representative of Gill & Co Advisory Pty Ltd
Version / effective date	Version 1.1 - 1 May 2026
Purpose	To explain how personal information is collected, used, held and disclosed when financial planning services are provided, and how complaints and privacy concerns may be raised.
Audience	New onboarding clients, prospective clients, authorised representatives, referrers and website visitors.
Important note	This document complements, and does not replace, the Financial Services Guide (FSG), Adviser Profile, Privacy Policy, Terms of Engagement, Statement of Advice, Record of Advice or any product disclosure documents provided to you.

1. Our privacy and information handling commitment

TimeWise Professional Service Pty Ltd respects the confidentiality of client information and recognises that financial planning requires clients to share personal, financial, family, health and other sensitive information.

We collect, use, hold and disclose personal information only where it is reasonably necessary for the services we provide, the operation of our business, or to meet legal, regulatory and licence obligations.

In this document, “we”, “us” and “our” refer to TimeWise Professional Service Pty Ltd, Sheila Weisshardt as Authorised Representative, and, where the context requires, Gill & Co Advisory Pty Ltd as the Australian Financial Services Licensee responsible for the financial services provided.

2. Entity and contact details

Entity/person	Role	Details
Gill & Co Advisory Pty Ltd	Australian Financial Services Licensee	ABN 39 668 498 735 AFSL No. 551560 Business address: 14 Derribong Crescent, Bangor NSW 2234 Postal address: PO Box 711, Sutherland NSW 1499 Email: phillip@gillandcoadvisory.com.au Website: www.gillandcoadvisory.com.au

TimeWise Professional Service Pty Ltd	Corporate Authorised Representative of Gill & Co Advisory Pty Ltd	ABN 85 688 207 392 CAR No. 1315847 Address: 31 Carter Street, Albert Park VIC 3206 Phone: 1300 891 348 Email: info@timewiseps.com.au Website: www.timewiseps.com.au
Sheila Weisshardt	Authorised Representative	AR No. 239989 Financial Adviser providing services through TimeWise Professional Service Pty Ltd under Gill & Co Advisory Pty Ltd AFSL No. 551560.

3. Why we collect personal information

We collect personal information, including sensitive information where relevant, so that we can provide financial services, including financial advice, understand your objectives, financial situation and needs, verify your identity, prepare advice, arrange implementation, manage reviews, administer client relationships and respond to enquiries or complaints.

We may also use information to comply with legislative and regulatory requirements, meet Australian financial services licence obligations, prevent fraud, crime or other harmful activity, maintain professional indemnity and audit records, and help us run our business.

If you do not provide the information we reasonably request, we may not be able to provide advice, arrange a product, continue to act for you, or meet our legal obligations.

4. Types of information we may collect

Information type	Examples
Identity and contact information	Name, date of birth, residential and postal address, phone number, email, occupation, citizenship or residency information, tax file number where relevant and permitted, identity documents and verification records.
Financial information	Income, expenses, assets, liabilities, superannuation, investments, insurance, tax information, Centrelink information, estate planning information, banking details and platform or product account information.
Sensitive information	Health information, medical history, underwriting information, insurance claims information, disability information, family circumstances, dependents, personal vulnerabilities, and other sensitive information where relevant to advice or insurance services.
Advice and service records	File notes, meeting notes, consent forms, fact finds, risk profiles, emails, advice documents, implementation forms, authority forms, review notes and records of client instructions.
Digital and website information	Website enquiry details, contact form information, device/browser information, IP address, cookies or analytics information where used on our website.

5. How we collect information

We may collect information directly from you during discovery meetings, onboarding, fact-finding, forms, email, phone calls, video meetings, website enquiries, secure portals, electronic signing platforms and ongoing service communications.

We may also collect information from third parties where you authorise us, where it is necessary to provide the service, or where permitted by law. This may include product providers, platforms, superannuation funds, insurers, underwriters, accountants, solicitors, mortgage brokers, Centrelink, employers, previous advisers, attorneys, guardians, executors or other authorised representatives acting on your behalf.

6. How we use your information

We use your information to understand your objectives, financial situation and needs; provide personal advice; prepare Statements of Advice and Records of Advice; arrange implementation; review advice; provide ongoing services where agreed; respond to enquiries; manage complaints; comply with legal obligations; and administer our business.

We may also use your information to send service communications, important updates and information about products or services that may be relevant to you. You may opt out of marketing communications at any time.

7. When we may disclose information

We may disclose information to Gill & Co Advisory Pty Ltd, service providers engaged to assist us, product providers, platform providers, superannuation funds, insurers, underwriters, claims managers, investment administrators, paraplanning, compliance, audit, legal, accounting, technology, data storage, electronic signing and document management providers.

We may also disclose information to regulators, government agencies, courts, external dispute resolution bodies, professional indemnity insurers, any party acquiring an interest in our business, your authorised representatives or any person acting on your behalf, where required or permitted by law.

8. Overseas disclosure

Some service providers, technology providers, product providers, or regulators may store, process or access information outside Australia. Where this occurs, we will take reasonable steps to use reputable providers and manage privacy risks, noting that overseas recipients may be subject to laws that differ from Australian privacy laws.

9. Anti-Money Laundering and Counter-Terrorism Financing obligations

As part of the financial services framework, client identification and verification may be required under the Anti-Money Laundering and Counter-Terrorism Financing Act and related rules. This may involve obtaining identity documents, beneficial owner information, source-of-funds information, politically exposed person checks, and other due diligence information.

Information obtained for AML/CTF purposes may be disclosed to external verification providers, reporting entities, regulators or government agencies where required or permitted by law.

10. Holding and protecting information

We take reasonable steps to protect personal information from misuse, interference, loss, unauthorised access, modification and disclosure. This may include secure storage systems, access controls, password protection, secure email or portal practices, confidentiality obligations, and regular review of information-handling practices.

No method of electronic transmission or storage is completely risk-free. Clients should take care when sending sensitive information by email and should use secure channels where available.

11. Accessing or correcting your information

You may request access to personal information we hold about you and ask us to correct it if you believe it is inaccurate, out of date, incomplete, irrelevant or misleading. We may need to verify your identity before we can act on a request.

Access may be limited in some circumstances, including where refusal is permitted by law, where access would affect another person's privacy, or where the information is commercially sensitive or legally privileged.

12. Information about other people

If you provide information about another person, such as a spouse, partner, dependant, attorney, executor, beneficiary or business associate, you must ensure that you have authority to provide that information and that the person is made aware of this document where appropriate.

13. Data retention

We retain client records for as long as required by law, licence obligations, professional indemnity requirements, compliance requirements and legitimate business needs. Financial advice records are generally retained for extended periods because they may be required for advice review, complaints, audit, regulatory or legal purposes.

14. Website enquiries and online forms

If you submit an enquiry through our website, we may collect the information you provide and use it to respond to your enquiry, assess whether our services may be suitable, arrange an appointment and maintain records. Please avoid sending highly sensitive documents through unsecured website forms unless requested and a secure upload method is provided.

15. Client consent and acknowledgement

By engaging us, submitting information through our website, signing onboarding documents, providing instructions, or continuing to use our services, you acknowledge that you have read and understood this document and consent to the collection, use, storage and disclosure of your information as described, subject to applicable law.

You may withdraw consent where legally permitted. However, doing so may affect our ability to provide services or continue acting for you.

16. Complaints and privacy concerns

We aim to make it easy for clients to raise concerns about our services or the handling of their information. Complaints are treated as an important part of maintaining service quality and client trust.

16.1 What is a complaint?

A complaint is an expression of dissatisfaction made to us or about us, related to financial services, advice, products, conduct, privacy, fees, service, communication or the complaints handling process itself, where a response or resolution is explicitly or implicitly expected or legally required.

16.2 You can complain without affecting your relationship with us

You have the right to raise a concern or complaint. Making a complaint will not disadvantage you. We will listen to your concern, treat you respectfully, and aim to resolve the matter as quickly and fairly as possible.

16.3 How to make a complaint

You can make a complaint verbally or in writing. You may contact your adviser first, or contact Gill & Co Advisory Pty Ltd directly if you prefer. If you need help lodging a complaint, please let us know, and we will take reasonable steps to assist you.

Complaint or privacy contact	How to contact
Your adviser / TimeWise	Sheila Weisshardt Email: info@timewiseps.com.au Phone: 1300 891 348 Address: 31 Carter Street, Albert Park VIC 3206
Licensee - Gill & Co Advisory Pty Ltd	Email: phillip@gillandcoadvisory.com.au Postal address: PO Box 711, Sutherland NSW 1499 Business address: 14 Derribong Crescent, Bangor NSW 2234
External dispute resolution - AFCA	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001 Phone: 1800 931 678 Email: info@afca.org.au Website: www.afca.org.au
Privacy regulator - OAIC	Office of the Australian Information Commissioner Phone: 1300 363 992 Website: www.oaic.gov.au

16.4 What happens after you complain?

- We will acknowledge your complaint as soon as practicable.
- We will record the complaint and consider the issues raised, the outcome you are seeking and any supporting information you provide.
- We may contact you to clarify information, request documents, or discuss possible resolution options.
- Where required, Gill & Co Advisory Pty Ltd will provide a written Internal Dispute Resolution response within the timeframe required by law, generally no later than 30 calendar days after receiving the complaint, unless a different legal timeframe applies or an exception is available.
- If your complaint is not resolved to your satisfaction, you may refer it to AFCA. AFCA provides external dispute resolution for financial complaints and is free for consumers.

16.5 Privacy complaints

If you believe your privacy has been breached, please get in touch with Gill & Co Advisory Pty Ltd or us using the contact details in this document. We will consider your concern and respond in accordance with our complaints process and privacy obligations. If you are not satisfied with the response, you may contact the Office of the Australian Information Commissioner.

17. Regulatory references and useful links

Topic	Reference
Privacy	Privacy Act 1988 (Cth), Australian Privacy Principles and Office of the Australian Information Commissioner - www.oaic.gov.au
Financial services disclosure	Corporations Act 2001 (Cth), FSG and advice disclosure obligations
Internal dispute resolution	ASIC Regulatory Guide 271 - Internal dispute resolution
External dispute resolution	Australian Financial Complaints Authority (AFCA) - www.afca.org.au
AML/CTF	Anti-Money Laundering and Counter-Terrorism Financing Act and related rules

18. Suggested short website notice

The following wording may be used on a website page or footer, subject to licensee approval:

TimeWise Professional Service Pty Ltd respects your privacy and is committed to handling personal information carefully and confidentially. We collect, use and disclose information to provide financial planning services, meet legal and regulatory obligations, verify identity, manage complaints and administer our business. If you have a complaint about our services or the handling of your personal information, please get in touch with us first. If your complaint is not resolved to your satisfaction, you may contact Gill & Co Advisory Pty Ltd or the Australian Financial Complaints Authority (AFCA). For privacy concerns, you may also contact the Office of the Australian Information Commissioner. Please refer to our Privacy and Collection of Information Policy for further details.

19. Updates to this document

We may update this document from time to time to reflect changes in law, regulation, licence requirements, business practices, technology, service providers or contact details. The current version should be made available to clients on request and may be published on our website.

20. Licensee review note

This document is intended as a professional draft for onboarding and website use. It should be reviewed and approved by Gill & Co Advisory Pty Ltd before publication or distribution to clients, to ensure it aligns with the licensee's current FSG, Privacy Policy, complaints process, approved wording and any current compliance requirements.