



MARIN FINANCIAL PTY LTD  
AFSL 546799

— YOUR INFORMATION, PROTECTED

# PRIVACY POLICY

*How we collect, hold, use and disclose your personal  
information — in accordance with the Privacy Act 1988 (Cth)  
and the Australian Privacy Principles.*



**MARIN WEALTH**  
Juntos Somos Más—Together, We're More.

VERSION 2.0 · JULY 2026  
REPLACES JULY 2023 · MARIN  
FINANCIAL PTY LTD, TRADING AS MARIN  
WEALTH



*Marin Wealth is committed to protecting your privacy. This policy explains how we collect, hold, use and disclose your personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs).*

It applies to clients, prospective clients, website visitors and job applicants.

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## *01 What personal information we collect*

To provide financial advice tailored to your circumstances, we may collect:

- **Identity details** — name, date of birth, contact details, and identification documents (passport, driver licence, Medicare card) as required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act)
- **Financial information** — income, employment, assets, liabilities, bank and superannuation details, insurance arrangements, and tax file numbers where authorised
- **Health and lifestyle information** — where relevant to insurance advice (sensitive information, collected only with your consent)
- **Family and estate information** — dependants, beneficiaries and family circumstances relevant to your goals
- Your goals, investment preferences and risk tolerance
- **Records of our interactions** — meeting notes, and audio recordings or transcripts of meetings made with your consent
- **Website and communication data** — including cookies and analytics when you use our website or booking tools



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## 02 *How we collect it*

We collect information directly from you — in meetings, by phone, email, forms and our website. With your authority, we may also collect it from third parties such as your accountant, employer, superannuation fund, insurer or product providers. If you do not provide the information we request, we may be unable to provide advice that is appropriate for you.

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## 03 *Why we collect, use and disclose it*

- To provide you with personal financial advice and related services
- To meet our legal obligations, including under the Corporations Act 2001 and the AML/CTF Act (including customer identification and verification)
- To manage our relationship with you — reviews, fee disclosure, renewals and service communications
- To handle complaints and meet our dispute resolution obligations
- To send you information we believe is relevant to you — you can opt out of marketing communications at any time
- To consider employment applications



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## 04 *Technology, cloud services and artificial intelligence*

We use trusted technology providers to run our practice securely and efficiently. These include Microsoft 365 (document storage and email), our financial planning software and client relationship management systems, meeting transcription tools, and artificial intelligence (AI) assistants, including Anthropic's Claude, which we use to help prepare documents, organise records and improve the efficiency and quality of our service.

- Personal information processed through these tools remains subject to this policy and strict confidentiality
- Our AI tools are used under commercial agreements that do not permit our providers to use your information to train their models
- **AI is an assistant, not an adviser:** every piece of advice you receive is reviewed and approved by a qualified human adviser, and all advice decisions are made by your adviser
- Our staff's use of AI is governed by our internal AI Usage Policy, including rules on what information may be processed and how outputs are checked

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## 05 *Disclosure of personal information*

We disclose personal information only as needed to provide our services or as required by law, including to:

- Product providers, platforms and insurers to implement your advice
- Our service providers — paraplanning, software, IT, compliance consultants and auditors — under confidentiality obligations
- Government agencies and regulators where required by law (including ASIC and AUSTRAC)
- Your other professional advisers (accountant, solicitor) with your consent

*We do not sell your personal information.*



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## 06 *Overseas disclosure*

Some of our technology providers store or process data outside Australia — including the United States (for example, Microsoft and Anthropic) — and some administrative support services may be performed offshore. Where information is processed overseas, we take reasonable steps to ensure the recipient handles it consistently with the APPs.

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## 07 *Security and retention*

We protect your information using access controls, multi-factor authentication, encrypted cloud storage and restricted folder permissions. We retain client records for at least seven years after our relationship ends, as required by law, and then securely destroy or de-identify them. Identification documents collected for AML/CTF purposes are retained and destroyed in line with AUSTRAC and OAIC guidance.

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## 08 *Data breaches*

If a data breach occurs that is likely to result in serious harm, we will notify affected individuals and the Office of the Australian Information Commissioner (OAIC) in accordance with the Notifiable Data Breaches scheme.



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## 09 *Access, correction and complaints*

You may request access to, or correction of, your personal information at any time by contacting us. If you have a privacy concern, contact us first and we will respond within 30 days. If you are not satisfied with our response, you may complain to the OAIC at [oaic.gov.au](http://oaic.gov.au) or 1300 363 992.

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## 10 *Contact us*

### **OFFICE**

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### **EMAIL**

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### **PHONE**

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*This policy is reviewed at least annually. Last updated July 2026.*