Privacy Policy

19 November 2026 Version 6

Alkimia Financial Pty Ltd

ACN 112 971 454 | Australian Financial Services Licence No: 288303

1. About this policy

Alkimia Financial Pty Ltd (ACN 112 971 454, AFSL 288303) and its authorised representative, Ross Currie (Authorised Representative No. 242781), are committed to protecting your privacy. In this policy, “we”, “us” and “our” mean both of them.

This policy explains how we collect, use, hold, disclose and protect your personal information under the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (APPs). It applies to:

- **clients** who receive financial advice from us
- **prospective clients** who contact us, meet with us, or request information such as a guide
- **visitors** to our website, alkimia.com.au, and our social media pages

A copy of this policy is free on request, and in another form where reasonable.

2. What we collect, how and why

What we collect

Who	What we may collect
Prospective clients	Name, email address, phone number, postcode, approximate retirement timeframe, and anything you tell us when you enquire
Clients	Contact and identification details, date of birth, tax file number, employment, income, assets, liabilities, superannuation, insurance, goals, family and estate details
Website visitors	Device and browser information, IP address, pages visited and how you arrived (see section 3)

When we advise on insurance, we may need **health information**, which is sensitive information. We only collect it with your consent. We collect tax file numbers only as permitted by the Privacy (Tax File Number) Rule 2015.

How we collect it

We collect most information directly from you: in meetings, by phone or email, through fact finds and forms, and when you fill in a form on our website. With your consent, we may also collect information from others, such as product issuers, super funds, your accountant or solicitor, or identity verification services.

Where practical, you can deal with us anonymously or under a pseudonym, for example for a general enquiry. We can't give personal advice that way.

Why we collect it

We collect, hold and use personal information to:

- respond to your enquiry and send you information you've requested

- provide financial advice and ongoing services, and implement our recommendations
- verify your identity
- manage our relationship with you and our business
- send clients our newsletter, and tell you about our services where you've agreed or the law allows (see section 3)
- meet our legal obligations

The laws that require us to collect information include the *Corporations Act 2001* (Cth), the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and taxation laws.

If you don't give us the information we ask for, we may not be able to provide advice, or our advice may not suit your circumstances.

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3. Marketing, website and cookies

Direct marketing

If you're a client, we send you our client newsletter as part of our service. If you request information from us, such as a guide, we may contact you to follow up and to tell you about our services, events and insights. We'll only send marketing emails where you've agreed or the law otherwise allows.

You can opt out at any time by clicking “unsubscribe” in any email or by contacting us. We'll act on your request promptly and free of charge. We don't sell or rent your personal information.

Website, cookies and analytics

Our website uses cookies and similar technologies to work properly, to understand how visitors use it, and to measure our advertising. These include:

- **Google Analytics**, which records how visitors use the site
- **Meta Pixel** (Facebook and Instagram), which helps us measure our ads and show them to people likely to be interested

This information is usually not used to identify you personally. You can block or delete cookies in your browser settings, and manage ad preferences in your Facebook and Google accounts. Some parts of the site may not work properly without cookies.

Our website and social media pages may link to other sites. We're not responsible for their privacy practices.

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4. Who we share information with

We only disclose personal information for the purposes it was collected, for related purposes you'd reasonably expect, with your consent, or where the law requires or allows it. Depending on the service, this may include:

- product issuers, super fund trustees, platforms and insurers, to implement our advice
- your accountant, solicitor, tax agent or other representatives, with your consent
- service providers that help us run the business, such as IT, cloud storage, financial planning and email software, identity verification, compliance, legal and accounting services
- regulators and government agencies, such as ASIC, AUSTRAC and the ATO, where required by law
- a prospective buyer or new licensee if all or part of our business is sold or transferred, under confidentiality obligations

We require our service providers to protect personal information and use it only for the services they provide to us.

Overseas disclosure

Some of our software and service providers, including email, cloud storage, analytics and social media platforms, store or process data outside Australia, mainly in the United States. Product issuers and platforms may also use overseas service providers. We take reasonable steps to ensure overseas recipients handle your information consistently with the APPs.

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5. Automated decision-making and AI tools

We use software, including artificial intelligence (AI) tools, to help prepare advice documents, analyse portfolios and manage administration. These tools may process the personal and financial information you give us.

Your adviser makes every decision about the advice you receive, and reviews all documents before they're given to you. We don't use computer programs to make decisions about you without human involvement that could significantly affect your rights or interests.

If this changes, we'll update this policy to describe the kinds of personal information used and the kinds of decisions involved.

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6. Security, access and correction

Keeping your information secure

We hold personal information in secure electronic systems and, in limited cases, in paper files. We use password protection, multi-factor authentication, access controls and reputable cloud providers to protect it from misuse, interference, loss and unauthorised access.

We keep client records for at least seven years after our relationship ends, as required by law. We securely destroy or de-identify information we no longer need. If you're a prospective client and don't become a client, we keep your details only while we're in contact, unless the law requires otherwise.

Accessing and correcting your information

You can ask to see the personal information we hold about you, and ask us to correct it if it's inaccurate, out of date, incomplete or misleading. Contact us using the details in section 7.

We'll respond within 30 days. Access is free, though we may charge a reasonable fee for copying large records. If we refuse access or correction, we'll tell you why in writing and how to complain.

Data breaches

If a data breach is likely to cause you serious harm, we'll notify you and the Office of the Australian Information Commissioner (OAIC) under the Notifiable Data Breaches scheme.

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7. Complaints and contact

Making a complaint

If you're concerned about how we've handled your personal information, please contact us first. We'll acknowledge your complaint within 24 hours, or as soon as practicable, investigate it, and give you a written response within 30 days.

If you're not satisfied with our response, you can contact:

- **Australian Financial Complaints Authority (AFCA):** 1800 931 678, info@afca.org.au, www.afca.org.au/make-a-complaint, GPO Box 3, Melbourne VIC 3001
- **Office of the Australian Information Commissioner (OAIC):** 1300 363 992, www.oaic.gov.au/privacy/privacy-complaints

Alkimia Financial

Contact us

Privacy Officer	Ross Currie
Post	Alkimia Financial Pty Ltd, PO Box 237, Ocean Grove Vic 3226
Phone	0479 088 823
Email	enquiries@alkimia.com.au
Website	www.alkimia.com.au

Changes to this policy

We review this policy regularly and publish the current version on our website. This is Version 6, dated 19 November 2026. It replaces our Privacy Notification Statement (Version 5, 1 July 2024) and all earlier versions.