

Wrap Essentials Investment Funds

– Updated information
relating to the Privacy
Statement



Updating the information in the Product Disclosure Statement

This Update, dated 12 March 2014, relates to the Wrap Essentials Investment Funds Product Disclosure Statement (PDS) dated 27 November 2009, issued by BT Funds Management Limited (ABN 63 002 916 458, AFSL 233 724), BT Funds Management No. 2 Limited (ABN 22 000 727 659, AFSL 233 720) and Westpac Financial Services Limited (ABN 20 000 241 127, AFSL 233 716) as updated by the Supplementary Product Disclosure Statement (SPDS) issued 16 March 2010, the Second SPDS issued 1 July 2010, the Third SPDS issued 20 March 2012 and the Fourth SPDS issued 1 July 2013, and should be read together with the PDS.

Privacy laws regulate the handling of personal information about individuals. This includes the collection, use, storage and disclosure of personal information. In light of changes to Australian privacy laws, we're updating the information we provide to you about how we manage your information.

The following Privacy Statement outlines how we collect, use, disclose and manage your personal information.

It replaces the information under 'Privacy' in the PDS, and reflects changes to the Privacy Act effective from 12 March 2014.

Privacy Statement

Why we collect your personal information

We collect personal information from you so that we can provide you with products or services, and manage your products or services. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our product or service and help us to run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may no longer be able to provide a product or service to you.

How we collect your personal information

We may collect your information from many places including the custodian or operator of the master trust or wrap account, correspondence with you or your Financial adviser, our telephone calls with you or you using our website or emailing us.

We may also collect your information from other members of the Westpac Group or from a service provider engaged to do something for us or another member of the Westpac Group. Our service providers typically include custodians, investment administrators, information technology advisers, mail-houses, auditors, legal advisers and consultants.

Disclosing your personal information

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf such as a service provider, other organisations that assist us with our business and any person who acts on your behalf in relation to your investment (such as your Financial adviser).

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in the BT Privacy Policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products and services, you consent to these disclosures.

Other important information

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in the BT Privacy Policy.

The BT Privacy Policy is available at bt.com.au or by calling 132 135. It covers:

- ▶ how you can access the personal information we hold about you and ask for it to be corrected;
- ▶ how you may complain about a breach of the Australian Privacy Principles, or a registered privacy code and how we will deal with your complaint; and
- ▶ how we collect, hold, use and disclose your personal information in more detail.

The BT Privacy Policy will be updated from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this Privacy Statement.

We and members of the Westpac Group will use and disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. If you do not wish to receive marketing communications from us please call us on 132 135.

For more information

For more information, talk to your financial planner or contact BT Customer Relations on 132 135 between 8.00am–6.30pm (Monday to Friday, Sydney time).

For more information

 **Call** ▶ 132 135

 **Visit** ▶ bt.com.au

 **Mail** ▶ BT Portfolio Wrap Essentials
GPO Box 2337
Adelaide SA 5001

 **Visit** ▶ bt.com.au

