

Privacy Policy V2.0

27/10/2023



HeirWealth

This Privacy Policy ("Policy") explains how Morpheus Wealth Pty Ltd ("Company") collects, uses, discloses, and protects personal information obtained through the HeirWealth application ("App"). By using the App, you consent to the collection and processing of your personal information as described in this Policy.

1. Collection of Personal Information

Personal Information We Collect

The types of personal information we may collect from users of the App include:

- Name, email address, and contact information
- Financial information, including bank and investment account details insurance policy details, details of other assets and liabilities, valuations and transaction history
- Documents relating to you, your related entities or information recorded on the App
- Details of family contacts
- User preferences and settings
- Device information, such as IP address and mobile device identifier
- Usage data, including log files and analytics information

Collection Methods

We may collect personal information from you through the following methods:

- Information you provide when creating an account or using the App
- Information obtained through your use of the App, such as valuation and transaction data and portfolio information
- Communication and correspondence with us, including support requests and feedback

2. Use of Personal Information

Purpose of Use

We may use your personal information for the following purposes:

- Providing and improving the functionality and features of the App
- Personalizing and customising your user experience
- Managing and analysing portfolios, transactions, and investment data
- Communicating with you, including responding to inquiries and providing support
- Sending important notices and updates regarding the App or your account
- Conducting research, analytics, and market analysis to improve our services.
- Complying with legal obligations and enforcing our rights and agreements

Direct Marketing

We may use your personal information to send you direct marketing communications about our products, services, and promotions. You can opt-out of receiving such communications by following the instructions provided in the communication or contacting us directly.

3. Disclosure of Personal Information

Third-Party Service Providers

We may share your personal information with trusted third-party service providers that assist us in delivering and improving the App. These service providers are contractually bound to protect the confidentiality and security of your personal information.

Legal Requirements and Protection

We may disclose your personal information if required by law, regulation, or legal process. We may also disclose your information to protect and defend our rights, property, or safety, or the rights, property, or safety of our users or others.

4. Data Security

Security Measures

We implement reasonable technical and organizational measures to protect your personal information from unauthorized access, use, disclosure, alteration, or destruction. However, no method of transmission or storage is 100% secure, and we cannot guarantee the absolute security of your information.

Retention of Personal Information

We retain personal information for as long as necessary to fulfil the purposes outlined in this Policy or as required by law. We will securely delete or anonymize personal information that is no longer needed.

5. International Data Transfers

Cross-Border Transfer

Your personal information may be stored and processed in jurisdictions outside of Australia. If we transfer your information to a jurisdiction that does not have the same data protection laws as Australia, we will take reasonable steps to ensure an adequate level of protection for your information.

6. User Rights and Choice

Access and Correction

You may request access to, correction, or deletion of your personal information held by us. We will respond to such requests in accordance with applicable laws.

Opt-Out

You can opt out of receiving direct marketing communications by following the instructions provided in the communication or by contacting us directly. However, please note that even if you opt out of marketing communications, we may still send you important notices regarding the App or your account.

Cookies and Tracking Technologies

We may use cookies and similar tracking technologies to collect information about your use of the App. You can manage your preferences for cookies and similar technologies through your device or browser settings.

7. Children's Privacy

The App is not intended for use by individuals under the age of 18. We do not knowingly collect personal information from individuals under 18 years of age. If we become aware that we have inadvertently collected personal information from a child under 18, we will take steps to delete the information as soon as possible.

8. Changes to this Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or legal obligations. We will notify you of any material changes by posting the updated Policy within the App or by other means.

9. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or our privacy practices, please contact us at privacy@morpheuswealth.com.