Nest Advisory Privacy Policy

Last updated 19 November 2026

We respect your privacy. This policy explains how we collect, hold, use and disclose personal information when you enquire about or use our financial advice, investment, superannuation, insurance and mortgage-broking services, or interact with our website and team. It also explains how you can access or correct your information and raise a concern.

1 Who this policy covers

In this policy, Nest Advisory, we, us and our refer to:

- Nest Advisory HQ Pty Ltd, ABN 70 636 147 361, Australian Financial Services Licence 519569 and Australian Credit Licence 519742; and
- Nest Advisory Group Pty Ltd, ABN 61 611 962 399, an authorised representative and credit representative of Nest Advisory HQ Pty Ltd.

This policy applies to our personnel and representatives when they handle personal information on our behalf. A separately operated practice or product provider may have its own privacy policy. We can explain which entity is providing a service or holding your information.

We handle personal information under the Privacy Act 1988 (Cth), the Australian Privacy Principles and other applicable privacy requirements. We may provide a more specific collection notice or request a separate authority or consent for a particular service. This policy is an explanation of our practices, not a blanket consent to every collection, use or disclosure.

2 Information we collect and hold

The information we need depends on your enquiry and the services you ask us to provide. It may include:

- Identity and contact details, such as your name, date of birth, address, email, telephone number and identity-verification documents.
- Your financial circumstances and goals, including employment, income, expenses, assets, liabilities, tax residency, bank account details, investments, superannuation, insurance, dependants and beneficiaries.
- Information needed for credit assistance, including proposed borrowing, existing loans, repayment information, financial hardship information and credit reports obtained under an appropriate authority.
- Health information and other sensitive information where relevant to insurance, a claim or another service and lawfully collected.
- Advice records, applications, instructions, correspondence, appointments, service preferences, consents and complaints; and recordings, transcripts or summaries where these are made as explained in section 5.
- Website and online-service information, such as device and browser details, IP address, pages visited and information entered in online forms.

We collect sensitive information only where reasonably necessary for our functions or activities and with your consent, unless a legal exception applies.

We collect and handle tax file numbers and other government-related identifiers only as permitted by law. We do not adopt a government-related identifier as our own client identifier unless legally permitted. You do not have to quote your tax file number, although not doing so may have consequences for a relevant product. We or the product provider will explain those consequences when requesting it.

3 How we collect information and your choices

We usually collect information directly from you in meetings, by telephone, email or post, through forms, appointment-booking tools, document-upload services and other online facilities. Where authorised or otherwise legally permitted, we may obtain information from your adviser, accountant, lawyer, employer, existing financial institution, insurer, fund, lender, credit reporting body, identity-verification provider, referrer or authorised representative.

We take reasonable steps to tell you about the relevant collection, including its purpose, any legal requirement, the usual recipients and the main consequences if you do not provide the information. Identity checks and other information may be required under financial services, credit, anti-money laundering, taxation or other laws that apply to the service.

You can make a general enquiry anonymously or using a pseudonym where lawful and practicable. We will usually need to identify you to provide personal advice, arrange a product, assist with a loan or give access to your records. Without necessary, accurate information, we may be unable to help, may need to limit our service or may be unable to process an application or claim.

If you give us information about another person, please make sure you are entitled to do so and tell them about this policy where appropriate. We still consider our own notice and consent obligations. If we receive personal information we did not request, we assess whether we could lawfully have collected it and, where required, destroy or de-identify it.

4 Why we use and disclose information

We use information to understand your circumstances, provide and review advice, arrange and administer products and credit assistance, implement your instructions, assist with insurance and claims, maintain records, manage appointments and communicate with you. We also use it to manage fees, meet legal and regulatory obligations, supervise and audit our services, manage complaints and protect against fraud and security incidents.

We use or disclose information for the purpose for which it was collected, a related purpose you would reasonably expect (directly related for sensitive information), with your consent, or as otherwise required or permitted by law.

Depending on your service, relevant recipients may include:

- Our advisers, brokers, licensee personnel and authorised representatives who need the information to provide, administer or supervise your service.
- Product issuers, investment platforms, fund managers, superannuation funds, custodians, insurers, banks, lenders, mortgage insurers and our mortgage aggregator, Australian Finance Group Ltd (AFG).
- Your authorised professional advisers or representatives; employers or medical practitioners where relevant and authorised; and persons involved in a benefit or claim where disclosure is lawful.
- Providers of administration, document preparation, compliance, legal and accounting services, and technology providers supporting email, file storage, forms, booking, customer records, workflow automation, communications, transcription and AI-assisted services.
- Regulators, courts, dispute-resolution bodies and other recipients where disclosure is required or permitted by law.

We limit information shared with a referrer or another person to what is authorised or otherwise legally permitted. A referral does not by itself authorise disclosure of your financial circumstances. If business ownership or client servicing changes, we assess the lawful basis for any transfer and provide notices or obtain consent where required.

5 Calls meetings and software used in advice

We use Emma, our AI receptionist provided through Whispa-AI, and Marloo for AI-assisted meeting notes and summaries. We may use these and other service providers and AI-assisted tools to handle enquiries and appointments, prepare meeting notes and summaries, organise information and assist with drafting documents. Depending on the tool and service, this can involve processing contact details, call or meeting content, documents and information relevant to your circumstances.

We will identify an AI receptionist when you interact with one. Before recording or using AI transcription in a call or meeting, we will explain what is proposed and seek your agreement. We will also obtain any separate consent required for sensitive information or another use or disclosure. Publishing this policy does not replace those steps.

If you prefer not to use an AI-assisted or recorded channel, tell us before sharing information so we can discuss an available alternative, such as speaking with our team or using ordinary written notes. Please avoid giving an automated receptionist health information, identity-document details or detailed financial information unless we have explained why it is needed and how it will be handled.

Our advisers remain responsible for checking AI-assisted material used in providing advice. AI-generated information can be inaccurate. You can ask us to review or correct information about you, including a transcript, summary or inference. Service-provider processing is subject to the purposes and limits described in this policy and any specific notice or consent. See section 7 for overseas handling.

We use financial modelling, risk assessment and product comparison software to help assess retirement income, superannuation strategies, investment allocations and financial product options. Depending on the service, these tools may use information such as your age, income, expenses, assets, debts, superannuation, financial goals and responses about your risk tolerance.

These tools calculate projections, score risk responses or compare product features and costs. Their outputs can directly inform the strategies and products your adviser recommends, including at reviews. Your adviser checks the inputs, reviews the outputs in light of your circumstances and makes the final decision about the advice you receive.

6 Mortgage broking and credit information

Our mortgage-broking services involve collecting information to understand your needs, assess suitable options and assist with applications. We may share relevant information with AFG, lenders and other parties involved in arranging the loan, subject to the applicable authority and legal requirements. A lender makes its own lending decision and has its own privacy and credit-reporting obligations.

Where you appoint us to act on your behalf, we may request credit information or a credit report from a lender or credit reporting body as permitted by law. We will obtain any authority required for that request, including written authority where we act as an access seeker on your behalf. This policy alone does not appoint us as your agent, authorise access to a credit report or permit unrestricted exchange of credit information.

Our Credit Guide and Privacy Disclosure Statement and Consent provide further information for credit-assistance services. You can ask us which lender or credit reporting body is involved and for the relevant privacy information. You may also seek access or correction directly from the organisation holding a credit report. We will help direct a concern to the appropriate organisation. Where specific credit-reporting rules apply to our handling of information, those rules also apply.

7 Overseas handling of information

Our currently identified data-storage locations include Australia and the United States. Our staff and contractors work from Australia and the Philippines and may access personal information from those locations. Service providers and subcontractors may also process or access information from other countries, including for technical support. Australian storage does not mean all processing or access occurs in Australia.

Contact us for details of the overseas arrangements relevant to your service. A lender or product provider may describe its overseas arrangements in its own privacy information.

Before disclosing information to an overseas recipient, we take reasonable steps to ensure the recipient does not breach the Australian Privacy Principles in relation to that information, unless a legal exception applies. We remain accountable where the Privacy Act requires it. We do not treat your use of our services or this policy as consent to waive those protections.

8 Marketing and website information

Where permitted by law, we may contact you about services or information that may be relevant to you. You can stop direct marketing at any time, free of charge, by using the unsubscribe option in a message or contacting our Privacy Officer. We will give effect to your request within the applicable timeframe. We do not use sensitive information for direct marketing without your consent. Essential service, legal and appointment communications may still be necessary.

Our website and embedded services may use cookies and similar technologies to operate the site, maintain security, remember preferences and understand use. These technologies may collect information about your device and interaction with the site. You can manage cookies through your browser and any available site controls; some functions may not work if they are disabled. A third-party service you choose to use may collect information under its own policy. We will provide additional notice and obtain consent where required for tracking or a new use of information.

9 Storage security and retention

We hold information in electronic records, cloud-based systems and, where needed, paper files. We take reasonable technical and organisational steps to protect it against misuse, interference, loss and unauthorised access, modification or disclosure.

We use password managers, virtual private networks (VPNs), encryption and two-factor authentication (2FA) as part of our security safeguards. We also maintain a written cyber security policy and work with an external Microsoft 365 administrator based in Canberra who assists with security and Microsoft 365 configuration. The measures used vary according to the system, the information and the risks involved. No system or transmission method can be guaranteed completely secure. Contact us to discuss a suitable way to provide sensitive documents.

We retain information for as long as it is needed for lawful purposes, including providing services, satisfying recordkeeping requirements and dealing with complaints or legal claims. Different records have different retention requirements, which can continue after you cease to be a client. We take reasonable steps to destroy or de-identify information when it is no longer needed and no legal requirement prevents this. This also informs how we manage copies, recordings, transcripts and provider-held records.

If we become aware of a data breach, we will assess and respond to it. We will notify affected individuals and the Office of the Australian Information Commissioner (OAIC) when the Notifiable Data Breaches scheme or another applicable law requires us to do so.

10 Access and correction

Contact our Privacy Officer to request access to personal information we hold about you or to ask us to correct information that is inaccurate, out of date, incomplete, irrelevant or misleading. We may take reasonable steps to verify your identity or the authority of a representative. We respond within a reasonable period, generally aiming for 30 days, subject to any specific statutory timeframe.

There is no charge to make a request or to correct information. If a reasonable, lawful charge applies to providing access, we will tell you beforehand. If we refuse access, refuse access in the manner requested, or refuse a correction, we will give you written notice explaining the reasons, except to the extent providing reasons would be unreasonable, and how to complain. Where appropriate, we will discuss another way to provide access. If a correction is refused, you may ask us to associate a statement of your view with the record. You may also ask us to notify another organisation of a correction, and we will take reasonable steps to do so unless impracticable or unlawful.

11 Questions complaints and contact details

Please contact our Privacy Officer if you have a question, need a copy of this policy in another form, or believe we have mishandled your information. You can contact us by telephone, email or post. Written details help us understand and investigate a complaint; we can help you put your concern in writing if needed.

Privacy Officer
Nest Advisory HQ Pty Ltd
Email: nick.lucey@nestadvisory.com.au
Telephone: (02) 6169 4102
Post: Level 4, 15 Moore Street, Canberra ACT 2601

We will acknowledge your complaint, investigate it and aim to respond within 30 days. If more time is needed, we will explain why and keep you informed. Any shorter legal deadline that applies to a particular complaint takes priority.

If you are dissatisfied with our response or have not received one within 30 days, you can complain to the OAIC. The OAIC generally expects you to raise the matter with us first. Its complaint process is at www.oaic.gov.au/privacy/privacy-complaints and its enquiries number is 1300 363 992. An OAIC complaint must be made in writing. For a financial-services or credit-related privacy complaint, you may first need to complain to the Australian Financial Complaints Authority (AFCA) before the OAIC will consider it. AFCA can be contacted at www.afca.org.au or 1800 931 678.

12 Changes to this policy

We may update this policy as our services, practices or legal requirements change. The current version will be available through the Privacy link at nestadvisory.com.au, and a copy is available free of charge on request. A policy update does not remove any requirement to provide a specific notice or obtain consent for a new activity.