

Marketing Policy

Table of Contents

1. Policy Objectives	3
2. Scope of Policy	3
3. Responsibilities	3
4. Misleading and Deceptive Conduct	3
5. Restricted Terms	4
6. Disclaimers and Warnings	5
6.1. Promoting Financial Products	5
6.2. General Advice	5
6.3. Credit Ratings	5
7. Direct Marketing	5
7.1. SPAM	5
7.2. Newsletters and Mailouts	6
7.3. Hawking	6
8. Business Names	7
9. Authorised Representatives	7
10. Other Prohibited Conduct	7
10.1. Unconscionable Conduct	7
10.2. Harassment or Coercion	7
10.3. Anti-Competitive Conduct	7
11. Approval Process	8
12. Monitoring and Supervision	8
13. Record Keeping	8
14. Breach Reporting	8
15. Review and Improvement	9
15.1. Resources	9
16. Version Control	9

WR
WRIGHT
COMPLIANCE MANAGEMENT