



## PRIVACY POLICY

### Our Commitment

Loyalty Financial Services Ltd is committed to respecting your privacy and protecting your personal information. We are bound by the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APP's), along with any other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information. Where practical and legally permissible to do so, you have the option of providing information to us and dealing with us anonymously or by using a pseudonym.

At Loyalty Financial Services Ltd, we have ongoing practices, procedures and systems in place to ensure that we manage personal information in an open and transparent way. Further information about these practices, procedures and systems are contained in our policy set out below.

### In this privacy policy

“We”, “our”, and “us” means Loyalty Financial Services Ltd.

### Your personal information

As a financial service provider, entities within Loyalty Financial Services Ltd are subject to certain legislative and regulatory requirements under s961B of the Corporations Act and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. These require us to obtain personal information about you including:

- your name, contact details, date of birth, gender, marital status, tax file number
- information regarding your dependents and family commitments
- your occupation, and employment history
- your financial needs and objectives;
- your assets, liabilities, income, expenses insurances, and social security entitlements

### How we collect personal information

Where it is practical, we will collect personal information about you directly from you or from third parties once authorisation has been provided by you. You have the right to refuse us authorisation to collect such information from a third party. For this reason, it's important that you help us to do this and keep your contact details up-to-date.

There are many ways we seek information from you. We might collect your information when you fill out a form with us, when you've given us a call, used our websites or dropped into our office. We also find using electronic means, such as email or SMS, a convenient way to communicate with you and to verify your details. However we'll never ask you for your security details in this way – if you are ever unsure, just contact us.

### How we use your personal information

Primarily, your personal information is used in order to provide financial advice and services to you. We may also use the information that is related to the primary purpose and it is reasonable for you to expect the information to be disclosed.

From time to time, we may provide you with direct marketing material. If, at any time, you do not wish to receive this information any further, you may contact us with this request. We will endeavour to meet your request within 2 weeks. We maintain a Register for those individuals not wanting direct marketing material.

## **When we may disclose your personal information**

In line with modern business practices common to many financial institutions and to meet your specific needs we may disclose your personal information to the following organisations:

- superannuation fund trustees, insurance providers, fund managers and other product providers in order to manage or administer your product or service;
- compliance consultants;
- paraplanning contractors or temporary staff to handle workloads during peak periods;
- mailing houses;
- insurance reference bureaus and loss adjusters
- your professional advisers, including your solicitor or accountant as authorised by you;
- information technology service providers;
- another authorised representative of Loyalty Financial Services Ltd if necessary;
- a potential purchaser/organisation involved in the proposed sale of our business for the purpose of due diligence, corporate re-organisation and transfer or all or part of the assets of our business. Disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them;
- a new owner of our business that will require the transfer of your personal information;
- government and regulatory authorities, as required or authorised by law;

Our employees and the outsourcing companies/contractors are obliged to respect the confidentiality of any personal information held by Loyalty Financial Services Ltd.

The Corporations Act has provided the Australian Securities and Investments Commission with the authority to inspect certain personal information that is kept on our files about you.

We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

Loyalty Financial Services Ltd takes its obligations to protect your personal information seriously, this includes when we operate throughout Australia or overseas.

In some instances where we utilise intermediaries, agents or services providers your information may be made available to their group of companies domiciled overseas to enable them to provide services to you.

If we are required to provide specific personal information to an overseas intermediary we will notify you prior to providing that information.

## **How we store and secure your personal information**

We keep your personal information in your client files or electronically. These files are accessible to authorised personnel only and are appropriately secured and subject to confidentiality requirements.

Personal information is treated as confidential information and sensitive information is treated as highly confidential.

It is a legislative requirement that we keep all personal information and records for a period of 7 years. Should you cease to be a client of ours, we will maintain your personal information on or off site in a secure manner for 7 years. After this, the information may be destroyed.

### **Ensure your personal information is correct**

Loyalty Financial Services Ltd takes all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date. To ensure we can maintain this level of accuracy and completeness, we recommend that you:

- inform us of any errors in your personal information; and
- update us with any changes to your personal information as soon as possible.

If you provide inaccurate or incomplete information we may not be able to provide you with the products or services you are seeking.

### **Access to your personal information**

You have a right to access your personal information, subject to certain exceptions allowed by law. We ask that you provide your request for access in writing (for security reasons) and we will provide you with access to that personal information within 30 days of your request. Before we give you the information, we'll need to confirm your identity. Access to the requested personal information may include:

- providing you with copies;
- providing you with the opportunity for inspection; or
- providing you with a summary.

If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information.

Some exceptions exist where we will not provide you with access to your personal information if:

- providing access would pose a serious threat to the life or health of a person;
- providing access would have an unreasonable impact on the privacy of others;
- the request for access is frivolous or vexatious;
- the information is related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
- providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- providing access would be unlawful;
- denying access is required or authorised by or under law;
- providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security.

Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal.

### **Using government identifiers**

Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

## Dealing with us anonymously

In most instances we will require personal information before we can provide services to you. Where it is lawful and practicable to do so you can deal with us anonymously; for example, if you telephone requesting our postal address.

## Your sensitive information

Without your consent we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of professional or trade association, membership of a trade union, details of health, disability, sexual orientation, or criminal record.

This is subject to some exceptions including when:

- collection is required by law; and
- the information is necessary for the establishment, exercise or defence of a legal claim.

## [www.loyaltyfinancial.com.au](http://www.loyaltyfinancial.com.au)

Loyalty Financial Services Ltd's website may provide links to third party websites. The use of your information by these third party sites is not within our control and we cannot accept responsibility for the conduct of these organisations. Other websites are not subject to our privacy standards. You will need to contact or review those websites directly to ascertain their privacy policies.

You may register with us to receive newsletters and other information. By doing so, your name and email address will be collected and stored on our database. We take care to ensure that the personal information you give us on our website is protected. For example, our website has electronic security systems in place, including the use of firewalls and data encryption.

If you do not wish to receive any further information from us, or you wish to update your registration details, please email your request to us. We will endeavour to meet your request within 5 working days.

Our Website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

## Complaints resolutions

Please contact our Privacy Officer if you wish to complain about any breach or potential breach of your privacy rights. Your complaint will be responded to within 7 days. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Privacy Commissioner at GPO Box 5218, Sydney NSW 2001 or [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au) or 1300 363 992.

## How can I contact Loyalty Financial Services Ltd ?

**Call:** 1300 962 114

**Email:** [info@loyaltyfinancial.com.au](mailto:info@loyaltyfinancial.com.au)

**Write:** The Privacy Officer  
Loyalty Financial Services Ltd  
Suite 2, Level 6,  
23 O'Connell St  
Sydney NSW 2000

## SPAM POLICY

Spam is a generic term used to describe electronic 'junk mail' - unwanted messages sent to a person's email account or mobile phone. In Australia, spam is defined as 'unsolicited commercial electronic messages'.

The Australian Communications Authority (ACA) is responsible for enforcing the provisions of the Spam Act. Additional information about the Spam Act and the ACA's role is available from: [www.aca.gov.au](http://www.aca.gov.au).

'Electronic messaging' covers emails, instant messaging, SMS and other mobile phone messaging, but not cover normal voice-to-voice communication by telephone.

Loyalty Financial Services Ltd complies with the provisions of the Spam Act when sending commercial electronic messages.

Equally importantly, Loyalty Financial Services Ltd makes sure that our practices are in accordance with the Australian Privacy Principles in all activities where they deal with personal information.

### Internal procedure for dealing with complaints

The three key steps Loyalty Financial Services Ltd follows:

Consent – Only commercial electronic messages are sent with the addressee's consent – either express or inferred consent.

Identify – Electronic messages will include clear and accurate information about the person and the Loyalty Financial Services Ltd that is responsible for sending the commercial electronic message.

Unsubscribe – We ensure that a functional unsubscribe facility is included in all our commercial electronic messages and deal with unsubscribe requests promptly.

### Comply with the law regarding viral messages

Loyalty Financial Services Ltd ensures that Commercial Communications that include a Forwarding Facility contain a clear recommendation that the Recipient should only forward the Commercial Communication to persons with whom they have a relationship, where that relationship means that person could be said to have Consented to receiving Commercial Communications.

### Comply with the age sensitive content of commercial communication

Where the content of a Commercial Communications seeks to promote or inspire interaction with a product, service or event that is age sensitive, Loyalty Financial Services Ltd takes reasonable steps to ensure that such content is sent to Recipients who are legally entitled to use or participate in the product service or event.

### Complaints Resolutions

The Spam Act specifies that the person's consent has been withdrawn within five working days from the date that an unsubscribe request was sent (in the case of electronic unsubscribe messages) or delivered (in the case of unsubscribe messages sent by post or other means).

Please contact our Privacy Officer if you wish to complain about any breach or potential breach of your privacy rights. Your complaint will be responded to within 7 days. If you are not satisfied with

the outcome of your complaint, you are entitled to contact the Office of the Privacy Commissioner at GPO Box 5218, Sydney NSW 2001 or [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au) or 1300 363 992 or the Australian Communications Authority.

## **Privacy Officer**

**Call:** 1300 962 114

**Email:** [info@loyaltyfinancial.com.au](mailto:info@loyaltyfinancial.com.au)

**Write:** The Privacy Officer  
Loyalty Financial Services Ltd  
Suite 2, Level 6,  
23 O'Connell St  
Sydney NSW 2000