

# LM Investment Management Ltd

ABN 68 077 208 461

Responsible Entity and Australian Financial Services Licensee 220281

## Privacy Policy and Statement

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Your privacy is important to the Directors and staff of LM Investment Management Ltd. We are committed to ensuring that your personal information is held securely and that your confidentiality is protected.



**LM Investment Management Ltd**

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## **1.0 Commitment**

LM Investment Management Ltd (we, our, us) is committed to ensure compliance with the National Privacy Principles under the Privacy Act. It is important to us that an individual's personal information is held securely and that their confidentiality is protected at all times.

This policy describes how we will comply with the National Privacy Principles through our commitment to ensuring that reasonable steps are taken;

- to keep all personal information held by us secure, accurate, complete and current;
- limiting the collection of material necessary to provide you quality products or services;
- acknowledging an individual's right to access and where necessary correct information we hold about them.

## **2.0 Collection**

The type of information we collect will depend on the type of product or service we provide. Only necessary transaction information will be collected. This information will be collected from the applicant. When collecting personal information we will take reasonable steps to inform individuals of: -

- Our identity and how to contact us
- The fact that personal information is accessible
- The purpose for which we collect personal information
- To whom we may disclose personal information
- Any law that requires information to be collected
- The consequences if requested information is not provided (i.e. unable to process an application)

## **3.0 Use and disclosure**

We will not use or disclose personal information for a secondary purpose; unless

- It is related to the primary purpose and the individual would reasonably expect us to use their information for the secondary purpose; or
- The individual has consented to the use or disclosure of their information; or
- We are required or authorised by law.

We may use information for direct marketing provided that;

- It is impractical to seek the individual's consent, and
- The individual has not made a request not to receive direct marketing materials, and
- Direct marketing materials provide contact details for the organisation, and
- Direct marketing material allows the individual to request not to receive further information.

#### **4.0 Data quality**

We will take all reasonable steps to make sure that the personal information collected, used or disclosed is accurate, complete and up to date.

#### **5.0 Data security**

We will take all reasonable steps to ensure that personal information collected is protected from misuse, loss and from unauthorised access, modification or disclosure.

Personal information no longer required for any purpose for which the information may be used or disclosed under the Use and Disclosure Policy is disposed of securely.

#### **6.0 Openness**

Our management of personal information will be clearly expressed in our Privacy Policy and Privacy Statement and ensure that these are always made available to anyone who asks for them.

On request, we will take reasonable steps to let a person know, generally;

- What sort of information is held
- For what purpose
- How we collect, hold, use and disclose personal information.

#### **7.0 Access and correction**

We will provide an individual access to information on request, except in a number of situations;

- Where the access would pose a serious and imminent threat to the life or health of an individual
- Where access would have an unreasonable impact upon the privacy of other individuals
- The request for access is frivolous or vexatious
- The information related to existing or anticipated legal proceedings

Should access to information be denied due to the above circumstances an intermediary will be used to allow sufficient access to meet the needs of both parties. Reasons for denial of access to information will be provided.

A fee will not be charged for a request to access information. However, a fee may be charged if we incur any expenses in giving you any information such as archive retrieval or photocopying costs.

If an individual identifies that information is not complete and accurate, and we agree with the individuals findings the information will be immediately updated.

## **8.0 Identifiers**

We will use our own identifiers, namely Client ID and Account numbers and not those assigned by government agencies unless required to do so.

## **9.0 Anonymity**

Where lawful and practical, we will allow individuals to have the option of not identifying themselves in their dealings with us. Given the nature of transactions entered into with us this is generally impractical but individuals will be given this option in situations such as obtaining survey data.

## **10.0 Transborder data flow**

We will not transfer personal information about an individual to someone in a foreign country unless;

- The individual consents to the transfer
- The transfer is necessary to the performance of a contract between the individual and us
- The transfer is necessary for the performance of a contract in the interest of the individual between us and the third party
- The transfer is for the benefit of the individual, and it is impracticable to obtain consent; and if it were practical to obtain consent, the individual would be likely to give it.

We will take reasonable steps to ensure that the information which it has transferred will be treated in a manner consistent with our own privacy policy.

## **11.0 Sensitive information**

Sensitive information includes; racial or ethnic origin, political opinion, membership of political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual preference or practices, criminal records, health information.

We will not collect sensitive information about an individual unless;

- The individual has consented; or
- The collection is required by law; or
- The collection is necessary to prevent or lessen a serious and imminent threat to the life or health of any individual; or
- The information is necessary for the establishment, exercise of defence of a legal or equitable claim.

It will be rare for LM Investment Management to hold sensitive personal information.

## **12.0 Privacy Statement**

LM Investment Management Ltd will collect personal information from an individual in order to process an application, administer an investment, assess a loan application and to provide services related to an investment or loan. We only collect information that is necessary for us to process an application.

We only disclose an individual's personal information to a third party with your consent, or where we are otherwise entitled or required to do so. Third parties we may disclose personal information to include; your financial planner, the custodian, auditors, regulatory bodies, mortgage brokers and credit reporting agencies.

We may also use personal information to market other products and services offered by us. We have implemented the necessary procedures to ensure that an individual is not sent marketing material if they do not wish their personal information used for this purpose.

Normally an individual can gain full access to the personal information that we hold about them, except in some cases where there may be some legal or administrative reason to deny access, in which case we will give the reason for denial. We aim to ensure that the personal information retained is accurate, complete and current. To assist us with this, we will give individuals the opportunity to advise us if any of their details have changed. If an individual has any concerns about the completeness or accuracy of the information held about them we will take the necessary steps to correct it.

We use security procedures to protect the personal information we hold. Access to and the use of personal information is appropriately limited to prevent misuse or unlawful disclosure of the information.

Our Privacy Policy details how we treat personal information held, the type of information we collect, how we may use the information and to whom we allow access and how we protect it.

A copy of our Privacy Policy can be obtained from our Compliance Officer at LM Investment Management Ltd on 1800 062 919 or at Level 4, 9 Beach Road, Surfers Paradise, 4217 Queensland.