



Privacy Policy

OUR COMMITMENT

It is recognised that privacy is very important to most people, and it is therefore appropriate to define how we deal with personal information.

It is intended that this Statement will address any potential concerns you may have about how personal information about you is collected, held, used, corrected, disclosed and transferred.

Our day-to-day roles involve utilising personal information provided by and about people. Personal Information in this context is generally information about or an opinion of a person whose identity is apparent or can reasonably be determined.

We are bound by the *Australian Privacy Principles (APPs)* set out in Australia's *Privacy Amendment (Enhancing Privacy Protection) Act 2012*, which amends the Privacy Act 1988.

Our aim is to both support and ensure that we comply with, the APPs that form the basis of laws introduced to strengthen privacy protection for the Australian public. The following information is a summary of our obligations under the APPs.

COLLECTION

In the course of our activities we collect and hold personal information such as clients attitudes, situations and need. We collect such information from client discussions and questionnaires.

The main purposes for collecting that personal information is to assess how the services we provide may best suit the people that the information relates to.

We only collect personal information

- That is necessary for one or more of our business functions and activities
- By lawful and fair means, without being unreasonably intrusive
- About you, from you.

Wherever it is lawful and practicable, we will give you the option of not identifying yourself or not providing personal information when entering transactions with us. However, failure to provide full and complete information requested may mean that we are unable to provide services to you fully and properly.

We will take reasonable steps to keep it accurate, complete and up-to-date.

SECURITY

We will take all reasonable steps to protect personal information from misuse and loss, and destroy or permanently de-identify personal information no longer needed.

USE AND DISCLOSURE

We will only use your personal information for the main purpose it was needed, except where you consent to us using that personal information for another purpose, where the other purpose is related to the main purpose, and you would reasonably expect us to use the personal information for that other purpose, it is permitted or required by law, or we reasonably believe it is necessary on health or public safety grounds to use the personal information for another purpose.

In order to fulfil the above we may provide access to third parties with whom we have a business relationship, for example those who maintain and update our database, or assist with mail-outs, etc.

Where practicable we will seek your consent before we use your personal information for any direct mailing - but tell us at any time if you do not wish to receive further direct marketing material.

Note: We do not release any information overseas.

ACCESS AND CORRECTION

If you request it we will tell you what personal information we hold about you and/or provide copies or a summary of relevant documents - whatever is most appropriate in the circumstances. (Any charge made for access will be reasonable.)

Please note that we are not required to provide access to personal information in various situations, for example where a request is frivolous, or would pose a threat to health or public safety, unreasonably interfere with another person's privacy, or be a breach of the law. You will be advised of the reasons if access is refused.

We will take reasonable steps to correct data where you advise that the personal information is inaccurate.

IDENTIFIERS

We will not adopt any identifiers that you may provide, such as TFNs, Medicare numbers etc.

COMPLAINTS RESOLUTION

We are committed to providing people whose personal information we hold, a fair and responsible system for the handling of their complaints. So, if at any time you have any complaints in relation to privacy, please contact us at LFG Financial Services Ltd PO Box 1766 Sydney NSW 2001 or admin@loyaltyfinancial.com.au

You may wish to take matters further by referring your concerns to the Office of the Federal Privacy Commissioner.

Acknowledgement

I/we acknowledge that I/we have been supplied with a copy of

- the LFG Financial Services Ltd Financial Services Guide, and
- the LFG Financial Services Ltd Privacy Policy.

Signed _____ Date _____
Client 1

Signed _____
Client 2

Signed _____ Date _____
Adviser