



DMB ADVISORY PRIVACY POLICY

Your Rights in Relation to Privacy

We understand the importance of protecting the privacy of your Personal Information and adopt the Privacy Principles contained in the Privacy Act 1988 (Cth) (Privacy Act).

This Privacy Policy sets out how we collect, use and disclose information about you, how we aim to protect the privacy of your Personal Information, and your rights in relation to your Personal Information.

This Privacy Policy may be updated from time to time.

What Kinds of Information we Collect

During the provision of our services or through your use of our Website, we may collect and process your Personal Information.

“Personal Information” is information or an opinion about an identified, or reasonably identifiable, individual, whether or not the information or opinion is true and whether or not it is recorded in a material form.

The kinds of Personal Information we process may include:

- contact details such as your full name, business or personal addresses, email addresses and phone numbers;
- billing information;
- your employment or professional details;
- information incidental to the provision of financial advice, including but not limited to budgets, tax documents, financial modelling information, debt, credit and liability information, income information and other information required by law; and
- identification information and documents to allow us to satisfactorily confirm your identity; and
- the personal information of other people such as beneficiaries (noting that you must ensure these people are aware the information has been provided to us).

(“Personal Information”)

Whilst you are not under any obligation to provide us with your Personal Information, please be aware that we may be unable to provide you with our full range of services unless we have received certain information from you.

You must also notify us as soon as reasonably practicable of any changes to the Personal Information provided to us by you, or if you are aware of any inaccurate, out of date, misleading or false information, noting that inaccurate or incomplete information may impact the quality and appropriateness of our services



Collection of Sensitive Personal Information

Over the course of providing our services, we may also request Sensitive Personal Information about you where we have you have chosen to share this information, where we have your explicit consent and where it is necessary for us to perform our services.

The kinds of Sensitive Personal Information we may process may include:

- religious information;
- health information;
- sexual orientation;
- political information, including political affiliation or union membership;
- information relating to ethnicity or genetics.

For example, this information might be used to assist with life insurance applications.

Whilst you are under no obligation to provide us with Sensitive Personal Information, it is possible that we will be unable to provide you with our full range of services unless we have received certain information from you.

How we Collect Personal Information

Generally, we will collect your Personal Information:

- through direct contact with you, whether in person or over the phone, email or post;
- through your completion of forms, including online forms;
- information services providers, social media sites or publicly available information.

When you use our Website, the following information may be logged for statistical purposes and for the purposes of marketing and advertising to you:

- the date and time of your visit to our Website;
- your IP address;
- pages that you accessed and documents downloaded; and
- the type of browser you were using.

Cookies may be used on our Website. Cookies are pieces of information that a website transfers to a computer's hard drive for record keeping purposes. We collect cookies in order to allow our Website to function properly, to monitor aggregate site usage data such as total number of visitors and pages viewed and to enable third party features or functionality to be provided on or through the Website. Most web browsers are set to accept cookies and do not personally identify the user.

Purpose of Collection

We may require your Personal Information in order to provide you with our services, including (but not limited) to:

- a) responding to your enquiries via our Website;



- b) providing you with financial services;
- c) inviting you to events or functions;
- d) providing you with updates and publications;
- e) adding you to our mailing list where you have subscribed to our newsletter (though you will have the option to opt-out of any direct marketing correspondence)
- f) as required by law or regulatory authority, such as the Financial Adviser Standards and Ethics Authority (FASEA); and
- g) for accounting, billing and other internal administrative purposes.

Collection of Personal Information by Third-Parties

You may be redirected and asked to directly submit Personal Information to third-party entities in the course of using or accessing our services or our Website.

We highly recommend that you read any third parties' privacy policies and terms and conditions prior to submitting any Personal Information to them. These may be found by clicking on the links below:

Whilst you are not under any obligation to provide any third-party with your Personal Information, please be aware that we may be unable to provide you with our full range of services unless you do so.

Your Rights in relation to your Personal Information

We respect your rights in relation to your Personal Information. To the extent required by law, we will without undue delay comply with any request made by you to:

- 1) understand how and why we are using your Personal Information;
- 2) obtain a digital copy of your Personal Information;
- 3) know what Personal Information is being held about you;
- 4) correct inaccurate or outdated Personal Information about you;
- 5) erase Personal Information about you (subject to any requirement for us to keep records under other laws, such as taxation legislation); and
- 6) restrict the use of your Personal Information (understanding that this may affect our ability to provide Services to you).

You may direct any request to our Privacy Officer, whose contact details are listed below.

Disclosure of Personal Information to Third Parties

We may disclose your Personal Information directly to third parties such as other service providers and marketing agencies. We limit the information provided to third party providers to that which is reasonably necessary for them to perform their functions, and our contracts with them require them to maintain the confidentiality of such information.

We will not otherwise disclose your Personal Information to third parties without your consent or unless required by law.



Disclosure of Personal Information to Overseas Recipients

Some of the entities that we share Personal Information with may be located in, or have operations in, other countries. This means that your Personal Information may be stored or accessed in overseas countries. Currently, we do not share Personal Information with any overseas entities, but we reserve the right to do so in future.

Our contracts with overseas entities with whom we share your Personal Information require them to maintain the confidentiality of such information.

Security of Your Personal Information

We take reasonable steps to ensure that the Personal Information we hold is protected from misuse, interference and loss and from unauthorised access, modification or disclosure. These steps include use of password protection, two-factor authentication, anti-virus software, firewalls, quarantine methods and other access and authentication controls.

In the event that your Personal Information is subject to a data breach, we will comply with all mandatory statutory notification requirements.

Generally, we hold your Personal Information electronically, but may from time to time hold your information in paper form also.

We will destroy your Personal Information in circumstances where it is no longer required, unless required by law to retain the information.

How You May Access Your Personal Information

Under the Privacy Act, you have a right to access and seek correction of your Personal Information that is collected and held by us.

If at any time you would like to access or correct the Personal Information that we hold about you, please contact our Privacy Officer:

Privacy Officer

Dianna@dmbadvisory.com.au

To obtain access to your Personal Information:

- you will have to provide proof of identity to ensure that Personal Information is provided only to the correct individuals and that the privacy of others is protected;
- you will need to be reasonably specific about the information you require; and
- we may charge you a reasonable administration fee, which reflects the cost to us for providing access in accordance with your request.

If we accept your request to access or correct your Personal Information, we will correct or provide you the Information within 30 days of receiving your request.



If we refuse your request to access or correct your Personal Information, we will provide you with written reasons for the refusal and details of complaint mechanisms.

Complaints

Please direct all privacy complaints to our Privacy Officer. At all times, privacy complaints will be treated seriously and dealt with in a prompt and confidential manner.

You will be informed of the outcome of your complaint following completion of the investigation, which will take no more than 30 days.

In the event that you are dissatisfied with the outcome of your complaint, you may refer the complaint to the Office of the Australian Information Commissioner.