

# PRIVACY POLICY – LIZARD FINANCIAL SOLUTIONS PTY LTD

Lizard Financial Solutions Pty Ltd (Lizard) is committed to treating the personal information we collect in accordance with the Australian Privacy Principles (APPs) in the Privacy Act 1988 (Cth) (Privacy Act). This policy sets out how Lizard handles personal information. This privacy policy does not apply to personal information collected by Lizard that is exempted under the Privacy Act, for example employee records, or where the Privacy Act does not apply. Our privacy policy will be reviewed regularly to take account of changes in legislation, technology, and our operations and practices. We aim to ensure the policy is appropriate to the changing environment. We will inform you of any changes we make to this privacy policy, as necessary. Our privacy policy is based on openness about how we use and protect your information.

Our privacy policy is available by following links to the policy on our website at [www.lizardfinancial.com.au](http://www.lizardfinancial.com.au).

## 1. Purposes for which Lizard collects, holds, uses, and discloses personal information

We only collect, hold, use, and disclose personal information which is reasonably necessary to ensure that we can provide you with the products and services that are appropriate to your needs. We will outline to you when you engage our services the purposes for which we will collect, hold, use, and disclose your personal information.

## 2. Kinds of personal information Lizard collects

Due to the nature of the products and services we provide, and the requirements of legislation and regulations, we ask for a range of personal information from our clients. The types of personal information we may collect can include details such as:

- Names, employment titles, contact details
- Date of birth and gender
- Information in identification documents (e.g. passport, driver's licence)
- Tax file numbers and other government related identifiers
- Assets and liabilities
- Educational qualifications and employment history
- Personal income
- Visa and work permit status
- Bank account details
- Shareholdings and details of investments
- Superannuation details
- Tax and financial statements
- Information regarding insurance
- Personal information about your spouse and dependants

It may be necessary in some circumstances for Lizard to collect sensitive information about you to provide specific services. The types of sensitive information we may collect include:

- Credit check
- Health status
- Ethnic origin
- Criminal record

You have a right to refuse to provide us with your personal information or to anonymity or the use of a pseudonym. However, if you do refuse to provide such information, or request the use of anonymity or a pseudonym, we may be unable to complete or fulfil the purpose for which such information was collected, including providing you or our clients with the services we were engaged to perform.

## 3. Collection, holding, using, and disclosing of personal information:

### (a) Collection – General:

When we collect, hold, use, and disclose personal or sensitive information it must be done through lawful and fair means. Consent must be obtained to collect, hold, use, and disclose personal information. We are not required to obtain your consent to collect, hold, use or disclose your personal or sensitive information if the collection is required or authorised by or under an Australian law or a court/tribunal order. There are other exceptions to the requirement of obtaining your consent in accordance with the APPs. If you would like more information on these requirements, please contact our Privacy Officer.

### (b) Methods of collection:

Lizard use a variety of formats for the collection of personal and sensitive information. These include:

- Requiring clients to complete a Client Profile or other forms
- Receipt of emails, letters, and other correspondence
- Telephone calls
- Appointments in person
- Publicly available records
- Through a customer's personal representative
- Through use of our website, such as via contact mailboxes or online enquiry forms

In every circumstance we will attempt to obtain such personal and sensitive information directly from you. If that is unreasonable or impracticable, we will attempt to obtain such information from other sources in accordance with Clause 3(a) above.

### (c) Collection of someone else's personal information:

You should only provide us with someone else's personal information where you have their express consent to do so and it is for the purpose of us providing services to you. Matters in this policy should be communicated to any person whose information you collect and provide to us. In providing such information you agree that you have obtained the requisite consent.

### Unsolicited personal information:

There may be circumstances where we are provided with personal information which we did not actively seek. An example may be misdirected mail, or an excess of documents provided to us by clients. In such situations, our Privacy Officer will decide on whether we could have obtained the information lawfully in accordance with the APPs. If the information was not lawfully obtained it will be destroyed or de-identified. We will try to notify the relevant person, whose information has been mistakenly received, if this situation arises.

#### 4. Security of personal information

Safeguarding the privacy of your information is important to us. We hold personal information in a combination of secure computer storage facilities and paper-based files and take steps to protect the personal information we hold from misuse, loss, interference, unauthorised access, modification, or disclosure. Lizard trains its employees carefully on handling personal information and confidentiality of such information. Once we have no purpose for holding your personal information, we will take all reasonable steps to destroy or de-identify the information.

#### 5. Disclosure of personal information overseas and sharing personal information amongst and within the Lizard Group

##### (a) Disclosure amongst and within the Lizard Group:

The Lizard Group has offices in New South Wales. To meet the purposes for which your personal information has been collected we may disclose your information to others in the Lizard Group and its successors.

##### (b) Disclosure overseas:

Lizard utilises some service providers in Australia and overseas to retain electronic data and help deliver services to you. We may disclose your personal information to these providers from time to time. Such overseas disclosure would be to the United States, Germany, Japan, or another country as advised. When required, your personal information will only be disclosed to an overseas person or business in the following circumstances:

- Where the overseas recipient has signed a contract with us which creates legal obligations to comply with Australian Privacy Law (i.e. the APPs)
- If the recipient is subject to similar privacy law as Australian privacy law, and you are able to personally access avenues to enforce the protection of those laws
- If you provide written consent for Lizard to disclose the information after we provide you with full information, or
- If the disclosure is required or authorised by or under an Australian law or a court/tribunal order

On collection of your personal information, we will inform you whether it is likely we will disclose the information to an overseas recipient and, if so, where those recipient(s) are likely to be located.

##### (c) Disclosure to third party service providers, successors and potential purchasers:

Lizard utilises third party providers (such as financial consultants, lawyers and specialist advisers, IT providers, cloud storage providers, printing/publication/mailling houses, organisations providing online verification of your identities, and market researchers) for its business and to deliver services to you. We may show potential purchasers our client lists. If we sell our business client data will be passed to the purchaser. We may also consult with an industry body, tribunal, court or other in connection with any complaint. It may be necessary for us to disclose personal information to these providers. Such disclosure will be in accordance with this Privacy Policy and the APPs.

#### 6. Privacy on our website

The Lizard website may use Google Analytics and other third-party software to analyse aggregate user behaviour. Google Analytics and such other software uses first party cookies, which are text files placed on your computer for the purpose of anonymously identifying your session. These cookies are not used to grant Lizard access to your personally identifiable information. Non-identifiable information (such as the pages you visit) may be tracked. By directing your browser to delete your cookies, this data will be erased. For more information about Google Analytics, please follow the links provided on our website. The information is collected using first party cookies, meaning that only Lizard can access your information. Your information may be aggregated with information from other users for the purpose of improving our website and offerings. We will not associate any data gathered from our website with any personally identifiable information, unless you explicitly submit that information (e.g. your email address) via our online information form. Any links to third party websites on the Lizard website are not covered by our privacy policy.

#### 7. Direct marketing

Lizard may engage in direct marketing to you from time to time. When required, your personal information will only be used or disclosed for direct marketing where the information is not sensitive information, is collected directly from you, and there is an easy means to opt out of such marketing (and such an opt out request has not been made) in the following circumstances:

- Where you would expect Lizard to use or disclose the information for direct marketing purposes; or
- You have consented to the use or disclosure of the information for direct marketing purposes.

#### 8. Access to personal information

You have the right to access your personal information that Lizard holds. This is subject to some limited exceptions, which the Privacy Officer can provide further information on. Such requests should be made in writing to the Privacy Officer. We will acknowledge your request within 14 days and respond to it within a reasonable time. Lizard may charge a fee only to cover the cost of locating, retrieving, reviewing, and copying any material requested. We will not charge any fee to make the request or for us to give effect to the request. If your request is approved, we will provide you with access to the information in the manner requested if it is reasonable and practicable to do so.

#### 9. Correction of personal information

Lizard endeavours to ensure that the personal information it holds is accurate and up to date. You can make a request to correct the information by contacting our Privacy Officer, or by telephoning or emailing us with your corrected information.

#### 10. Procedure if your request to access or correct is refused

There may be limited circumstances where your request is refused or partially refused.

If this occurs, we will give you a written notice that sets out:

- The reasons for the refusal, including the reasons why access cannot be granted in an alternative way (except where it would be unreasonable to provide those reasons)
- How to make a complaint about the refusal
- Any other matter as prescribed by the regulations.

If your request to correct is refused you have the option of submitting a statement associated with your personal information. For more information contact the Privacy Officer.

#### 11. How to make a complaint, request a copy of our privacy policy or opt out of direct marketing

If you consider that any action of Lizard breaches this policy or the APPs, you can make a complaint. Once we have received your complaint, it will be assessed and acted upon within a reasonable time. To make a complaint please contact our Privacy Officer in the first instance, by emailing [accountant@lizardfinancial.com.au](mailto:accountant@lizardfinancial.com.au) or phone 0456 000 915

If you are not satisfied with our response to your complaint, you may contact the Office of the Privacy Commissioner.