

THE IMPORTANCE OF YOUR PRIVACY

The privacy of your personal information is important to us at Lawrence Commercial Pty Ltd ABN 41 125 551 564. We are committed to respecting your right to privacy and protecting your personal information. We are bound by the National Privacy Principles in the Privacy Act 1988 (Commonwealth), as well as other applicable laws and codes affecting your personal information. We are trained to respect your privacy in accordance with our standards, policies and procedures.

ABOUT THE PRIVACY POLICY

This Privacy Policy outlines how we manage your personal information. It also describes generally the sorts of personal information held and for what purposes, and how that information is collected, held, used and disclosed.

THE COLLECTION OF INFORMATION

If you are acquiring or have acquired a product or service from Lawrence Commercial Pty Ltd, we will collect and hold your personal information for the purposes of:

- providing you with the relevant product or service (including assessing your application and identifying you)
- managing and administering the product or service
- protecting against fraud where it is a banking and finance, or insurance, product or service.

Lawrence Commercial Pty Ltd may also collect your personal information for the purpose of letting you know about products or services from across the Lawrence Commercial Pty Ltd range that might better serve your financial and business needs or promotions or other opportunities in which you may be interested.

The information collected may include your name, postal or email address, date of birth, financial details, tax file number, health information or other information the company considers necessary.

We will, if it is reasonable or practicable to do so, collect your personal information from you. This may happen when you fill out a product or service application or an administrative form (eg a change of address form) or when you give us personal information over the telephone, or through the Lawrence Commercial Pty Ltd's website.

In certain cases we collect your personal information from third parties. For example, we may need to collect personal information from a credit reporting agency, your representative (such as a legal adviser), your financial adviser, your employer or publicly available sources of information or any of the other organisations identified below under "Using and Disclosing Personal Information".

USING AND DISCLOSING PERSONAL INFORMATION

In line with modern business practices common to many financial institutions and organisations and to meet your specific needs (such as where you have a financial adviser) we may disclose your personal information to the organisations described below. Where your personal information is disclosed we will seek to ensure that the information is held, used or disclosed consistently with the Lawrence Commercial Pty Ltd Privacy Principles and other applicable privacy laws and codes.

The relevant organisations are those

- involved in providing, managing or administering your product or service such as third party suppliers, printers, posting services, lenders mortgage insurers and additional advisers

- who are your financial advisers and their service providers
- involved in maintaining, reviewing and developing our business systems, procedures and infrastructure including testing or upgrading our computer systems
- involved in a corporate re-organisation
- involved in a transfer of all or part of the assets or business of a Group organisation
- involved in the payments system including financial institutions, merchants and payment organisations
- which are your representatives including your legal advisers
- as required or authorised by law, for example, to government or regulatory bodies for purposes related to public health or safety, the prevention or detection of unlawful activities or to protect public revenue
- where you have given your consent.

In addition, for Lawrence Commercial Pty Ltd offering

- banking and finance products or services - other organisations to which personal information is usually disclosed are card producers, card schemes, credit and fraud reporting agencies, debt collection agencies, mortgage insurance companies, your guarantors, organisations involved in valuing, surveying, or registering a security property or which otherwise have an interest in such property, purchasers of debt portfolios, underwriters, re-insurers and other organisations involved in our normal business practices (such as securitisation)
- financial planning or broking services or personal investment products - other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers, organisations in which you invest and other organisations involved in our normal business practices (such as securitisation)
- trustee or custodial services - other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers and other organisations involved in our normal business practices
- life insurance products or general insurance products - other organisations to which personal information is usually disclosed are medical professionals, medical facilities, health authorities, assessors, underwriters, reinsurers and fraud detection agencies and other organisations involved in our normal business practices.

Your personal information may also be used in connection with such purposes.

Marketing our products and services

We may use or disclose your personal information to let you know about, products and services from across the Lawrence Commercial Pty Ltd range that might better serve your financial, business and lifestyle needs or promotions or other opportunities in which you may be interested. For example, we may do this after an initial marketing contact. You can contact us at any time if you no longer wish us to do so.

INFORMATION ACCURACY AND UPDATING

Lawrence Commercial Pty Ltd aims to make sure that the personal information we collect, use or disclose is accurate, complete and up-to-date. We will take reasonable steps to make sure this is the case. This way we can provide you with better service.

If you believe your personal information is not accurate, complete or up to date, please contact us

INFORMATION PROTECTION

We store information in different ways, including in paper and electronic form. The security of your personal information is important to us and we take reasonable steps to protect it from misuse and loss and unauthorised access, modification or disclosure. Some of the ways we do this are:

- confidentiality requirements for our employees
- document storage security policies
- security measures for systems access
- providing a discreet environment for confidential discussions
- only allowing access to personal information where the individual seeking access has satisfied our identification requirements
- access control for our buildings
- the security measures described below under the Lawrence Commercial Website.

INTERNET PRIVACY

Website

We take care to ensure that the personal information you give us on our website is protected.

Links to Other Sites

You may be able to access external websites by clicking on links we have provided. Those other websites are not subject to our privacy standards, policies and procedures. You will need to contact or review those websites directly to ascertain their privacy standards, policies and procedures.

OBTAINING ACCESS TO PERSONAL INFORMATION

You can gain access to your personal information. This is subject to some exceptions allowed by law. Factors affecting a right to access include:

- access would pose a serious threat to the life or health of any individual
- access would have an unreasonable impact on the privacy of others
- a frivolous or vexatious request
- the information relates to a commercially sensitive decision making process
- access would be unlawful
- access would prejudice enforcement activities relating to criminal activities and other breaches of law, public revenue, a security function or negotiations with you
- legal dispute resolution proceedings
- where a third party has given us health information about you in confidence
- denying access is required or authorised by or under law

We will give you reasons if we deny access.

Contact us to get a form requesting access. In some cases we may be able to deal with your request over the telephone.

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.

ANONYMOUSLY DEALING

You can deal with us anonymously where it is lawful and practicable to do so. For example, if you inquire about home loan interest rates you do not need to provide your personal details.

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 a 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:

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

RESOLVING PRIVACY ISSUES

If you have any issues you wish to raise with Lawrence Commercial Pty Ltd, or would like to discuss any issues about our Privacy Policy, then you are able to do so a number of ways:

- You call our free call 1300 136 534 any time between 9am and 5pm Monday to Friday EST.
- You can email your issue on business.feedback@lawrencecommercial.com.

Contacting Us

For more information about our Privacy Policy, please call 1300 136 534.

For more information about privacy in general, you can visit the Federal Privacy Commissioner's website