Privacy Notification Statement

Your financial adviser and Les Mumme and Associates (LMA) are committed to protecting the privacy of your personal information. Below is some information about how your personal information will be handled.

Adviser's Section: Your Financial Adviser

Collecting your personal information

As stated in the Finacial Services Guide, your financial adviser, who is an authorised representative of LMA, an Australian financial service licence, collects your personal information. This is done for the purpose of your financial adviser providing you with the advisory services that you have requested, managing your financial adviser's relationship with you and contacting you about products and services in which you may be interested.

Your financial adviser is required under the Corporations Act 2001, Insurance (Agents and Brokers) Act 1984, certain policies issued by the Australian Securities and Investments Commission and its predecessors, Financial Transactions Reports Act 1988 and taxation laws to collect information about you when providing the financial advice that you have requested. If the personal information requested for the provision of the financial advice requested is not provided, your financial adviser may not be able to provide the financial advice you have requested or will not be able to provide you with financial advice that is appropriate to your investment needs, objectives and financial circumstances.

Using and disclosing your personal information

Your personal information may be disclosed for purposes related to the provision to you of the financial advice you have requested. The types of service providers that may be provided with your personal information are:

- other financial advisers, brokers and organisations involved in providing the financial advice you have requested (which may include ongoing service) such as fund managers who assist us in providing financial advice and paraplanners;
- insurance providers, superannuation trustees and product issuers in connection with the provision to you of the financial advice you have requested;
- organisations that assist in operating a financial planning business such as those that provide administrative, financial, accounting, insurance, research, legal, computer or other business services;
- your representatives or service providers such as your accountant, solicitor, tax agent, broker, stockbroker or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of the financial adviser's or their employers (if any) business;
- government authorities and other organisations when required by law; and
- organisations that you have consented to your personal information being disclosed to.

Gaining access to your personal information and contacting us
You can gain access to your personal information held by the financial adviser and LMA. In some circumstances allowed by law, your request for access can be denied. Your financial adviser can be contacted by calling (08) 9327 6438.

Les Mumme and Associates Section

The privacy of your personal information has always been important to us at Les Mumme and Associates. Les Mumme Pty Ltd trading as Les Mumme and Associates and its subsidiary company LMA Capital (mortgage origination company).
This statement is an outline of certain matters relating to the collection and handling of your personal information by Les Mumme and Associates. A further explanation of our privacy practices is set out in our Privacy Policy.

Collecting your personal information

The purposes for which your personal information is collected will depend on the organisation with which you deal. Personal information is collected by organisations offering:

- **financial planning or broking services or investment products** such as managed funds, investment services, superannuation funds, investment bonds, retirement savings accounts and related lifestyle products or services
- **life insurance products or general insurance products** which includes those offered in conjunction with other products or services.

If you are, or may be acquiring, or have acquired a product or service from an organisation, it will collect 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.

Organisations may also collect your personal information for the purpose of letting you know about products or services that might better serve your financial and lifestyle needs or promotions or other opportunities in which you may be interested.

If an organisation does not obtain the information it seeks it may not be able to:

- process your request
- manage or administer your product or service
- tell you about other products or services that might better serve your financial and lifestyle needs.

Using and disclosing your personal information

In line with modern business practices common to many financial institutions 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 National Privacy Principles in the *Privacy Act 1988 (Commonwealth)* 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, other organisations, loyalty and affinity program partners, printers, posting services, call centres, lenders mortgage insurers and our advisers
- which are organisations who wish to tell you about their products or services that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities, and their related service providers, except where you tell us not to
- who are your financial adviser 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 an organisation
- involved in the payments system including financial institutions, merchants and payment organisations
- involved in product planning and development
- 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 organisations 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 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.

Consent

It is our practice to seek your consent to use or disclose your personal information to tell you about other products or services that might better serve your financial and lifestyle needs, or other promotions or opportunities in which you may be interested. This may be done after an initial marketing contact. We assume we have your consent to use service providers to assist us with this (such as a posting service or an advertising agency), unless you tell us otherwise (see "**Contacting Us**", below).

Gaining access to your personal information

You can gain access to your personal information. This is subject to some exceptions allowed by law. We will give you reasons if we deny access.

Contact us to get a form requesting access (see "Contacting Us" below). In some cases, we may be able to deal with your request over the telephone or in person.

Contacting Us

To obtain more information about how we manage your personal information, or if you would like a copy of our Privacy Policy or a form requesting access, please contact us:

Phone:	(08) 9327 6438
Fax:	(08) 9321 4010
Street Address:	Level 1 72 Kings Park Rd West Perth WA 6872
Postal Address:	PO Box 1372 West Perth WA 6872
Or check our website:	www.lmagroup.com.au