

# Privacy Policy

DHInvestments and its related companies understand the importance you attach to your personal information and are committed to protecting your privacy.

DHInvestments is bound by the Australian Privacy Principles (APPs) set out in the Privacy Act 1988.

## **What personal information is collected about you?**

The nature of personal information obtained and collected from you will depend on the service(s) you have requested and may include (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, account balances, tax and financial statements and employment details.

Most of the information is obtained directly from you through the completion of application forms and client profiles. This information about you is recorded and maintained in the course of ongoing customer service.

Before financial products are able to be arranged for you, your identity by law will need to be verified. Therefore, your personal identification documents will be requested and a copy taken. If you choose not to provide the personal information or identification documents required, the requested service(s) may not be able to be provided.

## **How do DHInvestments use your personal information and who may it be disclosed to?**

We collect, use and exchange your personal information to enable us to:

- verify your identity;
- assist in applications for products and services offered by either third parties or DHInvestments
- contact you while you are a client of DHInvestments;
- ensure fraudulent activity does not occur;
- comply with legal obligations imposed on Members Alliance;
- comply with requests from government agencies, law enforcement or regulators; and
- Identify how DHInvestments may be of assistance to you.

DHInvestments will only use the information you provided for the purpose of providing you with the service(s) you have requested, unless:

- You consent to DHInvestments using that personal information for another purpose;
- The other purpose is related to the main purpose and you would reasonably expect DHInvestments to use the personal information for that other purpose; or
- It is permitted or required by law; or
- DHInvestments believes it is necessary on public safety grounds to use the personal information for another purpose.

Depending on the product or service, personal information may be disclosed to:

- Other areas within the DHInvestments group who provide other services to you;
- Service providers and specialist advisers to DHInvestments who have been contracted to provide administrative, financial, insurance, research or other services to you;
- Anyone authorised by you in writing, such as by a power of attorney; and
- Courts, tribunals and regulatory authorities as authorised by law.

Generally, it is required that organisations outside DHInvestments who handle or obtain personal information as service providers to the group, acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the APPs and this policy. Where permitted by law, DHInvestments may also exchange your information with third parties.

From time to time, Members Alliance may also use your contact details for marketing communications activities. We respect your choice to opt out of these activities. Should you decide you do not wish to receive marketing or promotional material from Members Alliance at any time, please send an e-mail to [privacy@dhinvestments.com.au](mailto:privacy@dhinvestments.com.au). Any unique identifiers you may provide to Members Alliance such as Tax File Numbers, Medicare or other numbers, will not be adopted.

### **Sending information overseas**

DHInvestments generally does not use overseas service providers.

However, at any stage DHInvestments may engage overseas service providers if it considers it necessary. These overseas service providers may require your personal information. It may also be the case that DHInvestments establishes overseas subsidiaries that may require access to personal information.

If your personal information is transferred to overseas, DHInvestments is committed to ensuring, where reasonably possible, that the overseas recipient does not breach the APPs. If we do send your personal information overseas we will take steps to ensure that appropriate data handling and data security measures are applied.

### **How do DHInvestments store your personal information?**

Whether you interact with DHInvestments personally, by phone, mail, over the internet, or other electronic medium, safeguarding the privacy of your personal information is one of DHInvestments key responsibilities. DHInvestments hold personal information in a combination of secure computer storage facilities and paper-based files and have robust procedures to protect your personal information from misuse, loss, unauthorised access, modification or disclosure.

DHInvestments is required to retain a record of your personal information for a period of seven years after a client relationship ends. After this period, any details that will identify you will be removed or the records will be destroyed in a secure manner.

### **Can you access your personal information?**

You have the right to obtain a copy of any personal information Members Alliance hold about you and to advise of any perceived inaccuracy. You will be required to:

- Submit your request in writing;
- Verify your identity; and
- Specify the personal information you require

DHInvestments will acknowledge your request within 7 days and provide a formal response within 30 days of receipt of your complaint. If we are unable to respond to your complaint within that time period we will write to you and explain why. There is no fee charged for making a request. A fee may be charged to cover the cost of locating, retrieving, reviewing and copying any information requested however that fee will not be unreasonable. If the information sought is extensive, DHInvestments will advise the likely cost in advance and can help to refine your request if required.

In certain circumstances we are allowed to deny your request, or limit the access we provide. For example if the request would reasonably be considered frivolous or vexatious. Whatever the outcome, we'll write to you explaining our decision.

### **Correcting information**

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You can ask us to correct any information that may be inaccurate by contacting us at [privacy@dhinvestments.com.au](mailto:privacy@dhinvestments.com.au).

### **How do DHInvestments keep your personal information accurate?**

DHInvestments endeavours to ensure that your personal information remains accurate and up-to-date. To enable DHInvestments to keep your records accurate, please send an e-mail to [privacy@dhinvestments.com.au](mailto:privacy@dhinvestments.com.au) if you believe that any information DHInvestments hold about you is incomplete or out of date.

### **Changes to the Pr**

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From time to time, DHInvestments may amend its Privacy Policy. Any changes will be published on [www.dhinvestments.com.au](http://www.dhinvestments.com.au).

### **What if y**

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If you consider that any action of DHInvestments breaches this Privacy Policy Statement or the APPs or otherwise does not respect your privacy, please send an e-mail to [privacy@dhinvestment.com.au](mailto:privacy@dhinvestment.com.au).

If you are not satisfied with the way we handle your personal information, or any other privacy related issue, you can contact the Office of the Australian Information Commissioner by calling them at 1300 363 992, online at [www.oaic.gov.au](http://www.oaic.gov.au), by email at [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au) or by post at GPO Box 5218 Sydney NSW 2001.