



Richmond Mortgage Fund

Privacy Statement

Ballina Mortgage Management Limited as Responsible Entity for Richmond Mortgage Fund and its related companies understand the importance you attach to your personal information and are committed to protecting your privacy.

We are bound by the *National Privacy Principles* (NPPs) set out in the *Privacy Amendment (Private Sector) Act 2000*.

What personal information do we collect about you?

The nature of personal information we collect 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. This may include information we collect for legal reasons such as “*The Anti Money Laundering and Counter-Terrorism Financing Act*”.

We obtain most of the information directly from you through the completion of application forms and client profiles and we maintain records of the information in the course of ongoing customer service.

Before we are able to arrange financial products we are required by law to verify your identity and will therefore request and copy your personal identification documents. If you choose not to provide the personal information or identification documents that we require, we may not be able to provide you with the requested service(s).

How do we use your personal information and who may we disclose it to?

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

- You consent to us using that personal information for another purpose;
- The other purpose is related to the main purpose and you would reasonably expect us to use the personal information for that other purpose; or
- It is permitted or required by law.

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

- Service providers and specialist advisers to Ballina Mortgage Management Limited who have been contracted to provide administrative, financial, insurance, research or other services;
- Anyone authorised by you in writing, such as a power of attorney; and
- Courts, tribunals and regulatory authorities as authorised by law.

Generally, we require that organisations outside Richmond Mortgage Fund 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 National Privacy Principles and this policy.

From time to time, we 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 us at any time, please let us know by sending an e-mail to enquiry@rmfund.com.au. We will not adopt as our own, any unique identifiers you may provide to us such as Tax File Numbers, Medicare or other numbers.

How do we store your personal information?

Whether you interact with us personally, by phone, mail, over the internet, or other electronic medium, safeguarding the privacy of your personal information is one of our key responsibilities. We 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.

We are required to retain a record of your personal information for a period of seven years. After this period, we will remove any details that will identify you or we will destroy the records in a secure manner.

Can you access your personal information?

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

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

We will acknowledge your request within 14 days and respond within a reasonable timeframe. We may charge a fee to cover the cost of locating, retrieving, reviewing and copying any information requested. If the information sought is extensive, we will advise the likely cost in advance and can help to refine your request if required.

How do we keep personal information accurate?

Richmond Mortgage Fund endeavours to ensure that your personal information remains accurate and up-to-date. We acknowledge that your personal information may change frequently with changes of address and other personal circumstances. To enable us to keep our records accurate, please notify us by sending an e-mail to enquiry@rmfund.com.au if you believe that any information we hold about you is incomplete or out of date and we will take reasonable steps to correct it.

Changes to our Privacy Statement

From time to time, we may vary our Privacy Statement and will publish any changes on this website. This privacy statement was last amended in June 2010.

What if you have a complaint?

If you consider that any action of Ballina Mortgage Management Limited as Responsible Entity for Richmond Mortgage Fund breaches this Privacy Policy Statement or the National Privacy Principles or otherwise doesn't respect your privacy, please send us an e-mail at enquiry@rmfund.com.au

If you are not satisfied with our response to your complaint, you can phone the Privacy Commissioner's hotline on 1300 363 992.