

Privacy Policy

Hibiscus Coast Financial Services Pty Ltd (ASIC # 000343058) and Barry Lynam (ASIC # 000343057) are authorised under Axies Pty Ltd ABN 38 136 704 446 [the Licensee], a subsidiary of Spark Financial Group ABN 15 621 553 786, the holder of Australian Financial Services Licence no. 339384

Hibiscus Coast Financial Services Pty Ltd and Barry Lynam value your trust in us to provide you with financial solutions and help you to build wealth for your future. Hibiscus Coast Financial Services Pty Ltd and Barry Lynam offer services in the following areas:

- Finance
- Budgeting and cash flow management
- Investing in managed funds
- Investing in direct property
- Debt strategies (including borrowing for personal and investment purposes)
- Personal insurance (life cover, disability, income protection, trauma & Key Man)
- Superannuation strategies, including Self-Managed Superannuation Funds (SMSFs)
- Strategic asset allocation
- Retirement planning (retirement income streams, including pensions & annuities)
- Estate planning
- Ongoing advice and services, including regular portfolio reviews

Protecting your personal information, and keeping it private, is an important part of our relationship with you. We have set out our Privacy Policy, which applies to any personal information that you give to us.

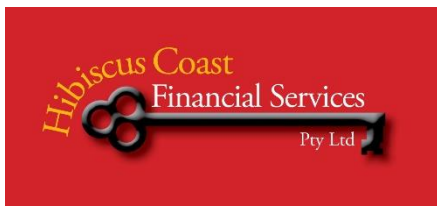
About this Privacy Policy

This Privacy Policy outlines how we manage your personal information. It covers your dealings with us, whether it be at one of our offices, or through interaction with our advisors and staff, or on our websites. We are bound by the Australian Privacy Principles in the Privacy Act 1988 (Cth) and any other relevant law and are committed to meeting and exceeding these expectations in the management of your personal information.

Collecting your personal information

If you are acquiring or have acquired a product or service from Hibiscus Coast Financial Services Pty Ltd and Barry Lynam it may collect or have collected your personal information in order to:

- Provide and/or administer a product or service
- Maintain your contact details and relationship with us
- Allow us to comply with our legal obligations.



Hibiscus Coast Financial Services Pty Ltd
ABN: 40 140 353 046
Shop 1 /3 Rosewood Drive Rural View 4740
T: 07 4840 2769 M: 0407 963 955
many1@bigpond.com
www.lynamhomeloans.com.au

The kinds of personal information we generally collect relate to:

- Personal details, such as name(s), address(es), contact details, date of birth, gender, marital status, number and age of dependent(s), etc.
- Employment and income details (including your occupation, details of your employer the nature of your employment)
- Information regarding your health (for insurance purposes)
- Details surrounding your financial position, financial interests, needs and goals
- Previous rental history and personal/professional references
- Insurance claims information
- Identification documents
- Any other information Hibiscus Coast Financial Services Pty Ltd and Barry Lynam deems necessary.

Where reasonable and practicable, we will collect your personal information directly from you. This may happen when you fill out documents associated with your dealings with us, when you give us personal information via email, telephone or in person, when you participate in events or promotions, or through our websites.

We do not generally collect sensitive information about you unless required by law, or it is required as part of us providing or administering a product and/or service to you.

In some cases, your personal information may be provided to us by your family members, friends or representatives, agents, referral partners and other third parties. We will take reasonable steps to let you know that we have collected your personal information, unless the circumstances make it obvious that you know or would expect us to have such information.

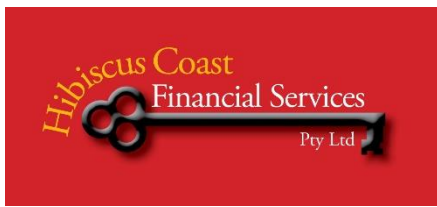
Using and disclosing your personal information

We may use and disclose your personal information in order to:

- Provide and/or administer a product or service
- Promote opportunities in which you may be interested
- Maintain your contact details and relationship with us
- Allow us to comply with our legal obligations
- Any other related purpose which would be reasonably expected.

We may share personal information within Hibiscus Coast Financial Services Pty Ltd and Barry Lynam as reasonably required or expected without your permission in order to efficiently and effectively serve your financial needs, as well as promote opportunities to you in which you may be interested.

We may also disclose your personal information with other organisations in connection with the provision of products or services you undertake or have undertaken with us.



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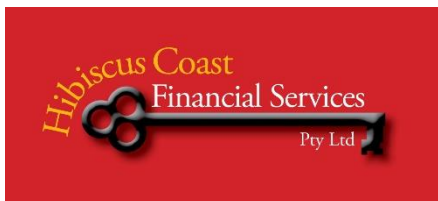
The types of organisations to which we are likely to disclose information about you include, but are not limited to:

- Our dealer group, Axies Pty Ltd (a subsidiary of Spark Financial Group)
- Other mortgage intermediaries, lenders, valuers, mortgage insurers and surveyors
- Accountants and credit reporting agencies
- Legal representatives
- Insurance providers, underwriters and medical professionals
- Superannuation funds
- Vendors, real estate agents, builders and utility providers
- Records management and data management service providers.
- Any other parties required to meet our legal obligations.
- Financial product providers – where this information may be transposed by Axies Pty Ltd (a subsidiary of Spark Financial Group) and Hibiscus Coast Financial Services Pty Ltd Staff onto providers' application forms on our behalf. The providers may use this information in deciding to provide financial products and that there are significant penalties attached to making a false or inaccurate claim.
- Service providers engaged to provide financial planning related services including but not limited to paraplanning (via PADUA Financial Group), compliance, administration, estate planning and financial services software (IRESS/COMPASS & WorkSorted). This includes service providers located outside of Australia, including Philippines, Vietnam, Malaysia, India, Sri Lanka and potentially other countries in South East Asia. For a current list of providers engaged by Licensee – Axies Pty Ltd, please check the Spark Approved Panel of Providers.
- Companies involved in communicating the information in Statement of Advice to any of the above parties, may use services such as electronic mail services, cloud storage services such as Google Drive, OneDrive and/or document creation services.
- Spark Approved Panel Providers List

We may be required to disclose your personal information by law. Circumstances in which we may disclose your personal information would be to:

- A Court or Tribunal in response to a request or in response to a subpoena
- The Australian Taxation Office
- Centrelink and other government bodies
- Any other body as required by law or court order or pursuant to any other legally enforceable demand on Hibiscus Coast Financial Services Pty Ltd and Barry Lynam.

We may disclose your personal information to an external product or service provider outside of Hibiscus Coast Financial Services Pty Ltd and Barry Lynam that we have a business relationship with, so that they may contact you to provide their services to you that we believe may be of interest to you. Prior to disclosing such information, we will take reasonable steps to notify you of the external product or service provider's services and



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provide you with a simple means to request not to receive communications from them. Prior to disclosing any of your personal information to an external product or service provider, we will take reasonable steps to ensure that these third parties are bound by privacy and confidentiality obligations in relation to your personal information.

However, we will only provide personal information in compliance with our obligations under the relevant licences, regulations and the law.

We will generally not disclose your personal information to overseas recipients, unless required in order to comply with our legal obligations. A case where your personal information may be disclosed includes, but is not limited to, the situation where you are a foreign resident and we have been duly requested to provide your personal information by a tax authority in a country where you hold citizenship and under Australian laws we are legally required to provide any or all of the information requested.

Security and storage of your personal information

Your personal information may be stored in paper form in our offices, as well as third party providers of records management and archival services, all located in Australia.

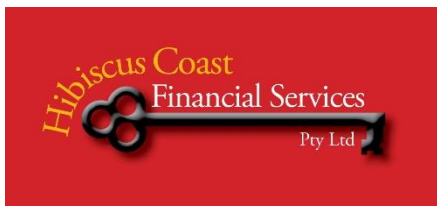
Your personal information is also stored in electronic form on computer servers located in our offices. Electronic back-up copies of your personal information may be stored throughout Australia or overseas, including, but not limited to Singapore and United States of America.

In our offices, we take reasonable steps to ensure that your personal information is protected from misuse, interference or loss, as well as unauthorised access, modification or disclosure. Some of the security-related processes and procedures we employ are:

- Requirements for all employees to sign confidentiality agreements
- Permission control over employee access to systems and files, both physically and electronically
- Guidelines over discussions surrounding client's information
- Security surrounding building access.

Where third party service providers have been engaged in the storage of personal information, your personal information may be disclosed to such providers. Whether in paper or electronic form, we take reasonable steps to ensure that the appropriate data security and other security measures are in place, to ensure the security of the personal information stored with third party service providers, and to protect the information from misuse, interference, loss, or its unauthorised access, modification or disclosure.

We take reasonable steps to destroy and/or permanently de-identify your information when it is no longer needed by law (including by a court/tribunal order), or no longer needed for any purpose for which the information may be used or disclosed.



Direct marketing

From time to time we may use your personal information to provide you with current information about our products and/or services, special offers you may be interested in, changes to our organisation, market research information, or new products or services being offered by us or any company we are associated with. If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting our offices by telephoning 07 4840 2769 by writing to us at PO Box 455, Rural View QLD 4740 or emailing us at barry@lynamhomeloans.com.au. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

Links to other sites

Throughout the websites of Hibiscus Coast Financial Services Pty Ltd and Barry Lynam you may be able to access external websites by clicking on links. Our privacy policy, privacy and security standards and guidelines do not apply to these external websites, and we advise you to review the privacy policies, standards and guidelines of those websites before providing them with your personal information.

Access to your personal information

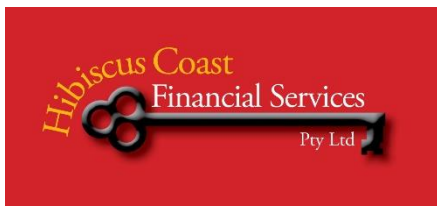
We can provide you with access to your personal information. To obtain access, you will need to make a request through Barry Lynam who can be contacted on the details listed below in "Contact us about our privacy practices". Charges may apply to cover external costs incurred as a result of accessing and providing you with this information plus a 10% administration fee. We endeavour to comply with your request within 21 days of you making your request.

There may be circumstances where we may legally deny or restrict your access to your personal information. Such restriction is permitted by the Privacy Act 1988 (Cth). In the instance where your request for your personal information is denied or restricted, we will let you know. Cases where you may be denied or restricted access to your personal information include, but are not limited to, situations where:

- Giving access would have an unreasonable impact on the privacy of other individuals
- The request for access is frivolous or vexatious
- Denying access is required or authorised under an Australian law or by a court/tribunal order
- Giving access would be unlawful.

Updating your personal information

It is important that the personal information we hold about you is accurate and up to date. As your relationship with us can be over an extended period of time, during which personal and financial circumstances may change, we ask that you inform us if any of your personal



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information changes during the course of our relationship. If you wish to make any changes to your personal information, you may contact us. In the interests of maintaining the integrity of your personal information, we will generally rely on you to inform us if the information we hold about you is inaccurate or incomplete.

Sensitive information

Where sensitive information is collected, stored, used or disclosed about you, we will only use this information if you have provided written consent or in the establishment, exercise or defence of a legal claim. Sensitive information includes, but is not limited to, information relating to your racial or ethnic origin, political opinions and/or associations, memberships in trade or professional associations or trade unions, sexual orientation or practices, criminal record, health information, genetic information or biometric information/templates.

Business without identifying you

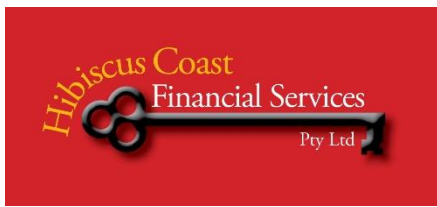
Where it is lawful and practicable to do so, we will offer the opportunity for you to do business with us without providing us your personal information, such as if you are enquiring about interest rates on loans, or about our promotional offers and events. However, we do advise that in providing and administering our products and services to you in a successful, legal and practicable manner, we are highly likely to require your personal information.

Changes to our Privacy Policy

We are constantly reviewing all of our policies and attempt to keep up to date with the expectations of the law and the marketplace. As a consequence we may change this Privacy Policy from time to time or as the need arises, and we encourage you to check our website regularly for any updates to our Privacy Policy. This Privacy Policy came into existence on the 12 July 2018.

Making a privacy complaint

While we have processes and procedures to protect and secure your personal information, we acknowledge that things can go wrong. Should you have a complaint where you believe we have breached your right to privacy, whether it be under the Privacy Act 1988 (Cth) or any other relevant privacy code, please tell us immediately so that we can resolve the situation. In order to help us in resolving this for you as quickly as possible, please have all your supporting documents ready, contact Barry Lynam (per the details below), and explain to them the situation. Barry Lynam will investigate internally, and keep you advised of progress. If you are still not satisfied with our handling of the complaint, we will explain to you other avenues for dispute resolution that you may wish to take.



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Contact us about our privacy practices

If you would like further information surrounding our Privacy Policy, or about the way we manage your personal information, you may make a request by writing or emailing Barry Lynam via the following details: barry@lynamhomeloans.com.au

PO Box 455
Rural View QLD 4747

For more information about privacy, and the Privacy Act 1988 (Cth), please visit the website of the Australian Government Office of the Australian Information Commissioner, at www.oaic.gov.au.