



## **PRIVACY POLICY**

### **1. Australian Financial Markets Association Privacy Policy**

The Australian Financial Markets Association (**AFMA**) is committed to protecting the privacy of members and non-members and ensuring the security of personal information maintained within the Association. AFMA maintains all personal information in accordance with the Australian Privacy Principles in the Privacy Act 1988.

The Australian Financial Markets Association's Privacy Policy describes how we manage personal information that we may collect, hold, use or disclose for the purposes of our functions and activities, including information we collect from our website <http://www.afma.com.au/>.

### **2. About the Australian Financial Markets Association**

AFMA is an unincorporated association which represents member organisations including Australian and international banks, leading brokers, securities companies and state government treasury corporations to fund managers, energy traders and industry service providers.

AFMA serves its members in accordance with its Mission Statement as well as its Constitution. AFMA, unlike its members, does not provide financial services to the public.

### **3. How is personal information collected?**

As well as collecting personal information from you directly, we collect personal information from oral sources, from correspondence and other written material either sent to us or from publicly available sources of personal information such as newspapers, electronic media, records of proceedings and public registers.

### **4. What personal information does AFMA collect and hold?**

We may record the names, position held, employer name, business addresses, phone numbers, fax numbers, e-mail addresses and information on the AFMA services used by employees of member organisations, AFMA event participants and speakers, and non-members on the AFMA database. In some cases we may also record home contact details and e-mail addresses where these have been provided as the preferred means of contact.

We will only collect information that is required by us to deliver our services to you and we will do this in a fair and lawful manner. We use information collected to:

- process your application(s) and payment(s);
- communicate with you in regard to a AFMA services or activities;
- disseminate information that may be of assistance or interest to you in your business;
- alert you to other AFMA activities/services that may assist with your ongoing professional development;
- provide your organisation with the opportunity to participate in general industry promotions ie sponsorship, advertising, industry profiles and exhibitions; and
- assist in the development of new or enhanced products, surveys or services.

You can ask to be removed from an AFMA mailing list or database at any time by contacting the AFMA Secretariat at [secretariat@afma.com.au](mailto:secretariat@afma.com.au).

If we are not able to collect personal information about you we may not be able to provide you with services and assistance to the extent that they require us to collect, use or disclose personal information.

## **5. Disclosure of personal information**

We may use or disclose your personal information for the purpose which it was collected. We will also use and disclose your personal information for a secondary purpose that is related to a purpose for which we collected it, where you would reasonably expect us to use or disclose your personal information for that secondary purpose.

Other instances when we may use and disclose your personal information include:

- where you have expressly or impliedly consented to the use or disclosure;
- in confidence to our advisers and insurers; and
- where use or disclosure is authorised or required by or under an Australian law or court/tribunal order.

We may also disclose your personal information to third parties including,

- our member banks;
- service providers such as printers and posting services and organisations involved in the provision and maintenance of our business systems and infrastructure; and

Occasionally, these disclosures may occur outside Australia. The countries in which these parties are located will depend on the circumstances.

Where your personal information is disclosed, we will seek to ensure that the information is held, used or disclosed consistently with the Australian Privacy Principles and other applicable privacy laws and codes.

## **6. Management of personal information**

AFMA will take reasonable steps to keep any personal information we hold about you secure, having regard to its nature and source. However, except to the extent liability cannot be excluded

due to the operation of statute, AFMA excludes all liability (including negligence) for the consequences of unauthorised access to your personal information. Please notify us immediately if you become aware of any security breach.

Arrangements are in place to safeguard the information against unauthorised access, modification and disclosure, and from loss and misuse including firewalls, intrusion detection & prevention systems, anti-virus and anti-malware software, and mandatory password protection on all computers.

We will destroy or permanently de-identify your personal information we are holding when it is no longer needed for the purpose for which we collected it. When we destroy your personal information we will ensure that this is carried out properly and securely.

When you purchase goods or services from AFMA, your credit card information is used to process the payment. The original request/application/enrolment form is stored securely in the Secretariat office for audit/taxation requirements and to assist members and individuals who request duplicate information for their own records. These documents are then destroyed. Our database only records that you attended an activity or purchased a service and how much you paid for it. We do not store your credit card details on our database.

If you would like more information about how we manage your personal information please contact us (see "Contact details" below).

## **7. Access to personal information**

At any time, you may request access to your personal information that we are holding (see "Contact details" below). You may ask us to correct your personal information if you believe it is incorrect or out of date. Where we are satisfied that having regard to the purpose for which the information is held, the information is incorrect we will take reasonable steps to correct the information.

Access is subject to some exceptions allowed by law. For example, AFMA is not required to give you access to personal information where access would:

- be unlawful;
- pose a serious threat to the life, health or safety of an individual or to public health or safety;
- have an unreasonable impact on the privacy of others;
- involve disclosure of a commercially sensitive decision making process;
- prejudice enforcement activities such as criminal proceedings or enforcement proceedings;
- prejudice negotiations with you; or
- reveal certain information relevant to legal dispute resolution proceedings.

We may also deny your request for access if it is frivolous or vexatious or where denying access is authorised by an Australia law or an order of a court or tribunal.

We will give you reasons if we deny your request or if we refuse to give access in the manner requested.

## **8. Complaints about privacy**

If you have any questions or concerns about our collection, use or disclosure of personal information, or if you believe we have not complied with this AFMA Privacy Policy or the Privacy Act, please contact us as set out below.

You can make your complaint to the AFMA's General Manager by telephone, mail or fax (see "Contact details" below). When contacting us, please provide as much detail as possible in relation to the query, issue or complaint.

We will acknowledge receipt of your complaint within 2 business days and will attend to your complaint and endeavour to resolve it within 15 business days. We request that you cooperate with us during this process and provide us with the relevant information we may require.

We expect our procedures will deal fairly and promptly with your complaint. However, if after this, you are not satisfied with the outcome, you are entitled to make a formal complaint to the Office of the Australian Information Commissioner (which is the regulator responsible for privacy in Australia).

We are unable to handle or assist you with a privacy complaint involving a member organisation.

## **9. Contact details**

Telephone: (02) 9776 7900

Mail:  
General Manager (Privacy)  
Australian Financial Markets Association  
Level 3, 95 Pitt Street  
SYDNEY NSW 2000

Fax: (02) 9776 4488

## **10. Office of the Australian Information Commissioner (OAIC)**

Complaints must be in writing

Telephone: 1300 363 992

Mail:  
Director of Compliance  
Office of the Australian Information Commissioner  
GPO Box 5218  
Sydney NSW 2001

Website: [www.oaic.gov.au](http://www.oaic.gov.au)