

## PRIVACY POLICY

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### 1. COMMITMENT

- 1.1. We recognise that it is important for us to protect and keep confidential and secure any personal information that you provide to us. Personal information is information that allows others to identify you.
- 1.2. We abide by all applicable privacy laws including the Privacy Act 1988 (Cth), the Australian Privacy Principles (APPs), the General Data Protection Regulation and other laws which govern how we collect, hold, use and disclose personal information and which require us to have a clearly expressed and up-to-date privacy policy about our management of personal information.
- 1.3. Information received about a party to a litigation is subject to strict duties of confidentiality. We will not disclose any such information except in accordance with our legal obligations, as authorised by the party or as contemplated by this Privacy Policy.

### 2. OUTLINE

- 2.1. This Privacy Policy sets out:
  - 2.1.1. The type of personal information we collect and hold;
  - 2.1.2. How we collect personal information;
  - 2.1.3. How we hold personal information;
  - 2.1.4. Why we collect personal information;
  - 2.1.5. How we use and disclose personal information;
  - 2.1.6. What rights you may hold in relation to the personal information we collect and hold about you;
  - 2.1.7. How you can access the personal information we hold;
  - 2.1.8. How you can correct the personal information we hold;
  - 2.1.9. How you can complain about the way in which we have collected, held, used or disclosed personal information.

### 3. THE TYPES OF PERSONAL INFORMATION WE COLLECT AND HOLD

- 3.1. We collect and hold personal information that is necessary for us to conduct our business, provide our services and meet our legal obligations. Personal information may include:
  - 3.1.1. Your name, current address, occupation and contact information including telephone numbers, email addresses and social media contact information;
  - 3.1.2. Special types of data or sensitive information directly relevant to litigation funded by us, such as information about racial or ethnic origin, political opinions, membership of a political association or health

information, only to the extent reasonably necessary in the circumstances of your case or your employment with us;

- 3.1.3. Information about Court proceedings that we are funding;
- 3.1.4. Billing, credit card information and other credit information including default information; and
- 3.1.5. If you apply for a position with us we will collect your qualifications, employment history, and bank account and superannuation account details and a tax file number if you obtain employment with us.

#### **4. HOW WE COLLECT PERSONAL INFORMATION**

- 4.1. Where practicable we will collect personal information directly from you, either in person, in documents, by email or via our website in the course of carrying on our business. We may also collect personal information from third parties, such as business associates, business counterparties or, where permitted by applicable law, from publicly available sources such as the internet and social media. We will notify you of the main reasons for collecting personal information about you.
- 4.2. **Collection from our website:** When using our website you may disclose personal information to us. Our server may automatically record details such as your internet address, domain name, if applicable, and the date and time of your visit to our website. This information is used for internal purposes only, including statistical purposes.
- 4.3. We will not try to identify users or their browsing activities except as necessary to investigate or report any suspected unlawful activity, as required or authorised by law or as reasonably necessary for the activity of an enforcement body, and except as outlined below in clause 4.4.
- 4.4. Our website uses cookies, which may collect personal information. Cookies are pieces of data stored on your browser that record information on your use of our website, such as details of your server and your browsing activity, and send the information to the server. We use these cookies to monitor usage of our website only. We will ask for consent where possible before using cookies to collect data from web pages that you visit. Additionally, you may be able to change the settings of your browser so that cookies are not accepted generally or to ensure that you are provided with options to accept or reject them as they are sent to your browser.

#### **5. HOW WE HOLD PERSONAL INFORMATION**

- 5.1. We hold personal information either as electronic or paper files. We have in place security systems to protect information from unauthorised access.
- 5.2. We will hold personal information for a period of seven years, after which we take reasonable steps to ensure that the information is securely destroyed or de-identified.

#### **6. WHY WE COLLECT PERSONAL INFORMATION AND THE LEGAL BASIS FOR SUCH COLLECTION**

- 6.1. We collect your personal information to:

- 6.1.1. Provide litigation funding to you, which is necessary for us to perform our contractual obligations to you;
  - 6.1.2. Manage and account for our services to you, which is within our legitimate business interests and enables us to conduct our business in accordance with our legal obligations;
  - 6.1.3. Manage our relationships with you and our other clients, which is within our legitimate business interests and enables us to perform in accordance with our contractual obligations to our clients and in the legitimate interests of our business;
  - 6.1.4. Provide you with information regarding legal developments as contractually required, or otherwise for the promotion of our own services with consent from you;
  - 6.1.5. Provide you with information regarding products or services that may be of interest to you with consent from you;
  - 6.1.6. Assist us to improve our services, which is within our legitimate business interests and enables us to improve our performance;
  - 6.1.7. Facilitate our internal business operations where this is necessary for the purposes of our legitimate business interests or to comply with our legal obligations; and
  - 6.1.8. Enable you to seek employment with us, which is within our legitimate business interests.
- 6.2. If the personal information that we request is not provided or is incomplete or inaccurate, this may affect or reduce our ability to meet our obligations to you (which may mean that we are not able to provide the relevant service) or to process any application.

## **7. HOW WE USE AND DISCLOSE PERSONAL INFORMATION INCLUDING TO OVERSEAS RECIPIENTS AND THE LEGAL BASIS FOR OUR DOING SO**

- 7.1. We may disclose your personal information:
  - 7.1.1. To Courts, either to perform our contractual obligations to you in the course of our litigation services or to comply with our legal obligations;
  - 7.1.2. To any person where necessary in connection with our litigation funding services, such as your lawyers, other litigants we fund in a representative action, regulatory authorities, or other parties or advisers where required by law or with your consent;
  - 7.1.3. To any person, body or agency whom we are required by law to disclose the personal information;
  - 7.1.4. To our external service providers and advisers on a confidential basis in connection with the operation of our business (for example, data storage and archive service providers, IT service providers and banks), where this is necessary for us to perform our contractual obligations to you, and as within our legitimate business interests;

- 7.1.5. To recruitment agencies for suitability assessment if you are seeking employment with us, as is within our legitimate business interests;
  - 7.1.6. External dispute resolution providers where this is necessary to comply with our legal obligations, or where you have consented to this; and
  - 7.1.7. Where we are otherwise required to disclose it to comply with our legal obligations, or where you have given your express consent.
- 7.2. We may be required to disclose your personal information to overseas recipients in Australia, the United Kingdom, the United States of America, Singapore or other geographies which LCM operates within.
- 7.3. We have an obligation to take reasonable steps, in the circumstances, before disclosing personal information to an overseas recipient to ensure that the overseas recipient does not breach privacy laws in relation to that information. If required under applicable laws, we will take appropriate safeguards to ensure that your personal information remains protected and secure when transferred outside of the jurisdiction.

## **8. ACCURACY, COMPLETENESS AND SECURITY OF PERSONAL INFORMATION**

- 8.1. We will take reasonable steps to ensure that the personal information we hold is:
- 8.1.1. Accurate, up to date, complete, relevant and not misleading;
  - 8.1.2. Protected from misuse, interference, loss, unauthorised access, modification or disclosure.
- 8.2. Please let us know if your details change.
- 8.3. If you contact us in relation to your personal information, including for access to or information about the personal information we hold about you, or to request we delete it, where required under applicable law we will attempt to contact you about your request within one month.

## **9. YOUR DATA RIGHTS IN THE UK**

- 9.1. If you reside in the European Union, you have rights under applicable laws to:
- 9.1.1. request that we restrict the ways in which your personal information is processed by us or on our behalf in certain situations;
  - 9.1.2. object to the processing of your personal information by us or on our behalf in certain situations;
  - 9.1.3. withdraw your consent to the processing of your personal information by us or on our behalf;
  - 9.1.4. request a copy of your personal information in a machine-readable format; and
  - 9.1.5. request for your data to be erased without delay.
- 9.2. These rights will still apply to an EU individual whose details are collected in Australia if data is collected with regard to services targeted at EU data subjects.

## 10. ACCESSING AND CORRECTING YOUR PERSONAL INFORMATION

- 10.1. If you wish to access your personal information that we hold, or have any questions about privacy issues please contact us. We will comply with any request to access your personal information except where applicable laws allow us to refuse to do so. We may require information for us to verify your identity and to specify what information you seek.
- 10.2. There is no fee for requesting to access your personal information. We may charge a reasonable fee for granting access to multiple copies of your personal information or if requests are unfounded or excessive, but only if permitted under applicable law.
- 10.3. You have the right to ask us to correct information about you that is inaccurate, incomplete, out-of-date, irrelevant or misleading. If we refuse to correct your personal information as requested, we will:
  - 10.3.1. Notify you in writing of the reasons (unless it would be unreasonable to do so) and how to complain about the refusal; and
  - 10.3.2. Upon your request that we issue a statement that the information is inaccurate, incomplete, out-of-date, irrelevant or misleading, take such steps as are reasonable, in the circumstances, so that it will be apparent to users of the information.

## 11. LINKS TO OTHER WEBSITES

- 11.1. The LCM website may contain a link to third party websites. We are not responsible for the content or material contained in, or obtained through, any third party website or for the privacy practices of the third party website. We suggest that you review the privacy policy of each website that you visit.

## 12. QUESTIONS AND COMPLAINTS

Questions and complaints can be directed to:

### 12.1. *Australia:*

Telephone: +61 2 8098 1390

Email: [info@lcmfinance.com](mailto:info@lcmfinance.com)

Post: Level 12 Suite 6, The Chifley Tower, 2 Chifley Square, Sydney NSW 2000

We will consider and respond to a complaint within 21 days and endeavour to resolve it to your satisfaction. If you are not satisfied with how we handle your enquiry or complaint, you can contact the Office of the Australian Information Commissioner on 1300 363 992 or [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au).

### 12.2. *European Union:*

LCM Operations UK Limited is the controller of your personal information.

Contact - [info@lcmfinance.com](mailto:info@lcmfinance.com)

Telephone - +44 203 955 5267

Post - LCM Operations UK Limited  
Bridge House  
181 Queen Victoria Street  
London EC4V 4EG

We will consider and respond to any contact we receive from you within 21 days and endeavour to resolve it to your satisfaction. If you are not satisfied with how we handle your enquiry or complaint, you can contact the Information Commissioner's Office on 0303 123 1113 or via live chat at [ico.org.uk/livechat](https://ico.org.uk/livechat).

### **13. POLICY REVIEW**

- 13.1. We may review and vary this Privacy Policy from time to time. The current version of this Policy is available online at [www.lcmfinance.com](http://www.lcmfinance.com) or by contacting us. Notifications of material changes to the privacy policy will be communicated to data subjects via email or popup notification on our website. We encourage you to review our website regularly to ensure that you are aware of our current Privacy Policy.