

Providing your information

In this document, the terms ‘we’, ‘us’ and ‘our’ refer to Lifeplan.

Your personal information

We collect your personal information for the following purposes:

- to administer and provide products and services and to manage our relationship with you;
- to process transactions;
- to answer queries and for security purposes;
- to develop products and services;
- to meet regulatory requirements; and
- to allow the Australian Unity Group and Platinum Investment Management Limited to market products and services to you (subject to your right to opt-out of receiving various direct marketing materials at any time).

In managing your account, we may need to disclose your personal information to:

- your financial adviser, either directly or through other service providers (such as platform software including Xplan) which we have arrangements with;
- service providers who may carry out functions associated with our products and services on our behalf (e.g. mailing houses who conduct mailings for us);
- our Australian financial institution to initiate the drawing from or payment to your nominated Australian financial institution account (where you have selected the direct debit or credit facility);
- a third party, as required by law; and
- Platinum Investment Management Limited;

Platinum Investment Management Limited may use this information for the following purposes:

- to communicate (including electronically) with you (and/or your financial adviser) on an ongoing basis about the underlying investment options of the Platinum Investment Bond and the market generally;
 - to send (including electronically) you (and/or your financial adviser) education and marketing information about Platinum’s other financial products and services (subject to your right of opt-out by contacting invest@platinum.com.au or 1300 726 700);
 - for analysis to improve Platinum’s products and services which may include providing your (and/or your financial adviser’s) personal details to other external service providers (including data analytics companies and companies conducting market research);
 - reputable service providers who may carry out functions associated with Platinum’s products and services on their behalf (e.g. mailing houses who conduct mailings for them); and
 - a third party, as required by law.
- Platinum’s Privacy Policy is available at platinum.com.au/Special-Pages/Privacy-Policy.

You are entitled to access information we have about you. You should notify us immediately if any of the information we hold about you changes, so that we can ensure that your information is complete, accurate and up to date. If you do not provide the information requested on the Application Form, we may be unable to process your application request. If a financial adviser’s details appear on the Application Form, you authorise us to give information relating to your investment account and investments to your financial adviser, in doing so you acknowledge that your financial adviser is your agent for the purpose of receiving this information.

You also authorise us to provide your financial adviser’s details to Platinum Investment Management Limited and represent and warrant that your financial adviser has consented to us providing their details to Platinum Investment Management Limited.

Collecting your personal information

We collect and manage your personal information in accordance with the law and the Australian Unity Privacy Policy, which can be accessed from our website – australianunity.com.au/privacy-policy. If you have any concerns or questions about the privacy of your personal information, please contact our Privacy Officer:

Email: platinuminvestmentbond@australianunity.com.au

Address: Australian Unity – Investment Bonds
Reply Paid 93753
Melbourne VIC 8060
(postage paid)

If you are not satisfied with how your concern was addressed, you may contact the Privacy Commissioner at:

Address: Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001

Online: <https://www.oaic.gov.au/individuals/how-do-i-make-a-privacy-complaint>

Changing your personal details

It is important that we maintain accurate records about you. Please inform us of any changes to your personal details as soon as possible. You can change your personal details, such as mailing address, phone, mobile or email address, by:

- logging into your account on our Investor Portal australianunity.com.au/platinum;
- emailing us at platinuminvestmentbond@australianunity.com.au; or
- calling us on 1800 670 638.

Please ensure that you provide us with the following information when requesting a change of personal details:

- your account number;
- the full name on your account;
- the change(s) you are requesting;
- a contact name and daytime phone or mobile number in case we need to contact you; and
- where the request is made by mail, ensure each signatory to the investment account signs the request.

Providing instructions via email

We offer an email service that allows you to send us instructions on your account (Email Instructions Service). If you wish to give us instructions by email in relation to your account, (including for example additional investments, withdrawals, switches, change of details or transfer requests) then you must:

1. send the email to platinuminvestmentbond@australianunity.com.au or such other email address we may advise from time to time;
2. ensure that you attach the relevant completed PDF form to your email that contains the instructions and is signed by all the authorised signatories to the investment and is dated correctly; and
3. include the name of all the investors, the customer reference number and sufficient information to enable us to complete the email instructions.

(Collectively referred to as Email Instructions Requirements).

Lifeplan may refuse to act on email instruction unless they meet the Email Instructions Requirements. In addition to the Email Instructions Requirements the following terms also apply to your use of the Email Instructions Service:

- a. You use the service entirely at your own risk.
- b. Lifeplan is not in any way liable for and will not compensate you for any losses arising as a result of your use of the Email Instructions Service, unless required by law.
- c. Lifeplan is not in any way liable for any action taken by Lifeplan based upon any email instructions that are false, misleading, fraudulent or incorrect. This means that Lifeplan will not compensate you for any claim arising out of, for example, a fraudulent email redemption request made by someone who has access to your investor code and a copy of your signature.
- d. Lifeplan is not in any way liable for any loss that may be incurred by you arising from an email being delayed or not being received by Lifeplan.

Making changes to your account on the Investor Portal

You can make certain changes in relation to your account by logging on our Investor Portal australianunity.com.au/platinum.

These changes include:

- updating your contact details;
- changing a beneficiary;
- changing your regular investment plan¹;
- switching between investment options; and
- making withdrawal requests.

1. Please ensure to notify us at least five (5) business days before the next automatic contribution is due to ensure your request is carried out.