



## PRIVACY POLICY

### Background

Litigation Lending Services Limited (**LLS**) is committed to protecting the privacy of your personal information, and to complying with its obligations which are contained in the Privacy Act 1988 (Cth) (**Privacy Act**), including the Australian Privacy Principles (**Privacy Principles**).

LLS only collects personal information which it is authorised to collect by law. The Privacy Act authorises us to collect personal information in certain circumstances, however it limits the ways in which we may collect that information, what we may use it for, and how we store and disclose the information.

Our Privacy Policy is made available to you so that you may understand what kinds of personal information we collect and why we collect it, the ways in which we collect, hold, use and disclose that information, how you may access your information and what you should do if you wish to correct certain personal information which you believe is inaccurate, irrelevant or misleading.

### What kinds of personal information does LLS collect, and why do we collect it?

We only collect personal information that is necessary for us to conduct our business activities as a litigation funder.

If we are unable to collect, hold, use and disclose certain personal information we may be unable to provide our services to you, including communicating with you, complying with our legal obligations and assessing your application. We may also use personal information for direct marketing purposes. If you do not wish us to use your personal information for any of these purposes, please notify us of this by sending an email to [enquiries@litlend.com.au](mailto:enquiries@litlend.com.au).

**Personal information** means information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- a. whether the information or opinion is true or not, and
- b. whether the information or opinion is recorded in a material form or not.

Examples of personal information that we may need to collect in order to carry out our business activities include names, contact details, employment information, and information relating to an individual's income, asset and liability status.

We may also need to collect sensitive information with consent (such as an individual's health information) if such information is necessary for us to conduct our business activities. For example, if we are considering an application for litigation funding that involves a claim that the applicant has suffered physical injuries, we need to review medical records in relation to the individual in order to assess the injuries and any related loss and damages.





## **How does LLS collect and hold personal information?**

In most instances, we will collect personal information directly from you, either by that information being verbally communicated to us or in the form of electronic communications or other documentary forms. We may also collect personal information from certain third parties including but not limited to solicitors, insolvency practitioners and public sources of information (such as publicly accessible websites).

We store personal information in either hard copy or electronic form. We protect your personal information from misuse, interference, loss, unauthorised access, modification and disclosure including through secure storage and restricting access to only authorised employees who have a need to access the information for business purposes.

## **Use and disclosure of your personal information**

We will only use and disclose your personal information for the purpose(s) for which it was collected, unless you consent to a different purpose, or we are required to do so by law.

We may disclose personal information to overseas recipients when required to do so in providing services to you. These include our agents who we may need to engage to assist us in providing services to you. It is not practicable to list the countries in which such recipients may be located.

## **How can you access your personal information and how can you seek to correct any information that is inaccurate?**

If you wish to access your personal information or you wish to ask us any questions about your personal information and how we store, use and disclose that information, please direct your request or query to [enquiries@litlend.com.au](mailto:enquiries@litlend.com.au). We will comply with any request to access personal information within a reasonable period of time of the request having been made, unless we are authorised or required by law to refuse to provide access.

If we refuse to provide you with access to your personal information, we will provide you with a written notice which sets out the reasons for our refusal and how you may lodge a complaint if you wish to do so.

While we will take all reasonable steps to ensure that the personal information held by us is up to date and complete, we will assume that any personal information provided by you is accurate at that point in time. We will not check or verify the accuracy of any personal information we obtain from you or other persons.

If you believe that any of your personal information is incomplete, inaccurate, out of date, irrelevant or misleading, you should provide us with details of any changes to your personal information which you wish to seek, and we will take all reasonable steps to correct your personal information unless there is a specific reason why we cannot do so, in which case we will notify you of the reason.





## How do you contact LLS?

You can contact LLS to:

- Ask us any questions about this Privacy Policy, or request a copy of our Policy
- Seek changes to your Personal Information
- Opt out of receiving marketing information from us
- Make a privacy-related complaint

In one of the following ways:

- By email: [enquiries@litlend.com.au](mailto:enquiries@litlend.com.au)
- By telephone: (02) 8226 8752
- In writing: GPO Box 4064 NSW 2001

## Cookies and collection of data from our website

A cookie is a data file that a website transfers to your hard drive which enables the website to track the pages you have visited. Our website uses cookies.

You may be able to set your browser to refuse cookies however, this may result in you being unable to use all of the features of our website, or view all of the information provided on our website.

## Variation of privacy policy

We may vary the terms of this Privacy Policy from time to time.

This Privacy Policy was last updated in May 2015.

