



KVB Kunlun  
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KVB Australia  
Privacy Policy

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## **About this policy**

At KVB, we understand and appreciate that you may be concerned about your privacy and about the confidentiality and security of information we may gain about you. We are committed to protecting your privacy and to complying with Australian Privacy Principles.

Please read this statement to understand how your personal information is collected, used, protected and recorded by us.

## **Your acknowledgement of our Privacy Policy**

The Privacy Policy is published on our website in order to meet our obligation under Australian Privacy Principles which requires us to set out our policies on the management of personal information in a clearly expressed document which is available to anyone who asks for it.

Without limiting the generality of the above statement, your use of this website constitutes an acknowledgement that you have been made aware of our privacy policies.

## **What is personal information?**

Personal information includes any information or opinion, about an identified individual or an individual who can be reasonably identified from their information. The information or opinion will still be personal information whether it is true or not and regardless of whether we have kept a record of it.

The information that we seek to collect about you will depend on the products or services that we provide. If you do not allow us to collect all of the information we request, we may not be able to deliver all of those services effectively.

## **What kinds of personal information do we collect and hold?**

When you apply for our products or services we may ask for identification information. This could include your name, residential address, contact details and date of birth.

Throughout the life of your product or service, we may collect and hold additional personal information about you. This could include transaction information or making a record of queries or complaints you make.

The collection of sensitive information is restricted by the Privacy Act. This includes information about your religion, racial or ethnic origin, political opinions, criminal record, and sexual orientation. It also includes health information and biometric information.

Generally, we only collect this sort of information when it is required or authorised by or under and Australian law or a court/tribunal order, or a permitted general situation described in the Privacy Act.

## **For what purposes do we collect, hold, use and disclose personal information?**

The main reason we collect, use, hold and disclose personal information is to provide you with products and services. This includes:

- checking whether you are eligible for the product or service;
- providing the product or service; and
- helping manage the product or service.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and to help us run our business. We may also use your information to tell you about products or services we think may interest you.

## **How do we collect personal information?**

We collect most personal information directly from you. For example, we will collect your personal information when you apply for or use a product or service or talk to us in person, on the phone or via other communication methods (e.g. email or facsimile). We may also collect your personal information through monitoring or recording conversations to protect you in your dealings with us and to provide a record in the event of a dispute about the transaction.

We also collect information from you electronically. For instance, when you visit our website or whenever you apply for or access KVB products and services electronically (see “Do we collect personal information electronically?”)

Sometimes we collect personal information about you from other people or organisations. This may happen without your direct involvement. For instance, we may collect personal information about you from:

- other KVB Group companies;
- publicly available sources of information, such as public registers;
- your representatives (including your legal adviser, mortgage broker, financial adviser, executor, administrator, guardian, trustee, or attorney);
- other organisations, who jointly with us, provide products or services to you; and

- commercial information service providers, such as companies that provide fraud prevention reports.

## **What laws require or authorise us to collect personal information?**

We are required or authorised to collect:

- certain identification information about you by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1);

It is impracticable for us to deal with you if you have not identified yourselves or you have used a pseudonym.

## **How do we hold personal information?**

Much of the information we hold about you will be stored electronically in secure data servers which are located in Australia and owned by KVB. Some information we hold about you will be stored in paper files. We use a range of physical and electronic security measures to protect the security of the personal information we hold.

We maintain strict standards and procedures to prevent unauthorised access to your personal information and ensure correct use of information. Access to your account and account information is protected from unauthorised access through the use of secure passwords and user log-on and other security procedures. Only authorised users can access an individual's personal information. Computer and network systems are protected using security measures including firewalls and encryption data.

Any information not required to be kept by law or necessary to conduct your business with us is destroyed using secure methods.

While we strive to protect your personal information, we cannot ensure the security of any information that you transmit to us over the Internet and you do so at your own risk. However, once we receive your transmission, we take all reasonable steps to ensure that your information is secure on our systems and those of our agents.

## **Who do we disclose your personal information to, and why?**

We may share your personal information with other companies within the KVB Group.

Generally, we use or disclose personal information collected about you for:

- the primary purpose for which the information is collected (that is, providing products or services to you);
- a purpose which is related to the products or services we provide to you and which you would reasonably expect us to use the information for (for example, updating our records, contacting you or for statistical purposes)
- a purpose required, authorised or permitted by or under any law such as Anti-Money Laundering and Counter-Terrorism Financing Act; or
- a purpose made known to you and to which you have consented.

We may also provide personal information about our customers to organisations outside the KVB Group. To protect personal information, we enter into contracts with our service providers that require them to comply with the Privacy Act. These contracts oblige them to only use the personal information we disclose to them for the specific role we ask them to perform.

## **Do we disclose personal information overseas?**

We may disclose your personal information to a recipient which is located outside Australia. This includes:

- KVB Group companies located in Auckland, Toronto, Hong Kong, and Beijing;
- KVB Group's service providers which are likely to be located in Auckland, Toronto, Hong Kong, and Beijing; and
- for international transactions, such as currency exchanges, we may need to disclose your information to the corresponding international party in order to process the transaction. The countries we disclose your information to will depend on the details of the transaction you ask us to carry out.

The personal information may be disclosed to the overseas recipient only when we reasonably believe that the overseas recipient of the information is subject to a law, or binding scheme, that has the effect of protecting the information in a way that, overall, is at least substantially similar to the way in which the Australian Privacy Principles protect the information.

We may also disclose the personal information to overseas recipient if it is required or authorised by or under an Australian law or a court/tribunal order, or if it is a permitted general situation described in the Privacy Act.

## **Do we use or disclose personal information for marketing?**

We will use your personal information to offer you products and services we believe may interest you. These products and services may be offered by a member of KVB Group or one of its preferred suppliers. We may offer you products and services by various means, including by mail, telephone, email, SMS or other electronic means, such as through social media or targeted advertising through KVB Group or non-KVB Group websites.

We will generally only do this with your consent and we will always provide a simple means for you to opt out of receiving such information in the future, or you can contact us directly.

## **Do we collect personal information electronically?**

We will collect information from you electronically, for instance through online accounts open application form. Any information that you enter on to an online application form will only be collected by us if you submit your online application. In other words, if you cancel your application or log out prior to submitting your application, any information which you had entered is automatically deleted.

Each time you visit our website, we collect information about your use of the website, which may include the following:

- The date and time of visits;
- Which pages are viewed;
- How users navigate through the site and interact with pages (including fields completed in forms and applications completed);
- Location information about users;
- Information about the device used to visit our website; and
- IP addresses.

We use technology called cookies when you visit our site. Cookies are small pieces of information stored on your hard drive or in memory. They can record information about your visit to the site, allowing it to remember you the next time you visit and provide a more meaningful experience.

One of the reasons for using cookies is to offer you increased security. The cookies we send to your computer cannot read your hard drive, obtain any information from your browser or command your computer to perform any action. A cookie only identifies your computer to a web server when you visit the site, they do not identify users.

Most web browsers are initially set up to accept cookies. You can reset your browser to refuse all cookies or to warn you before accepting cookies. If you have set your browser to warn you before accepting cookies, you will receive the warning message with each cookie. You can refuse cookies by turning them off in your browser.

If your browser is configured to reject all cookies, you will be unable to use services on this web site that requires cookies in order to participate. You may still be able to use some information-only pages if you do not accept cookies.

## **Access to and correction of personal information**

Generally, where permitted by law, you are able to access and update your personal information during ordinary business hours. If you wish to do so, please contact us.

Please also contact us whenever there is a change to your personal information or as soon as you are aware the details we have about you are not accurate, complete or up-to-date. We will then take all reasonable steps to correct the information so that it is accurate, complete and up-to-date.

There is no fee for requesting that your personal information is corrected or for us to make corrections. In processing your request for access to your personal information, a reasonable cost may be charged. This charge covers such things as locating the information and supplying it to you.

KVB will deal with your request to provide access to your personal information in a reasonable time – within 30 days of receipt of your request.

There are some circumstances in which we are not required to give you access to your personal information.

If we refuse to give you access to or to correct your personal information we will give you a notice explaining our reasons except where it would be unreasonable to do so.

If we refuse your request to correct your personal information, you also have the right to request that a statement be associated with your personal information noting that you disagree with its accuracy.

If we refuse your request to access or correct your personal information, we will also provide you with information on how you can complain about the refusal.

## **Resolving your privacy concerns and complaints – your rights**

If you are concerned about how your personal information is being handled or if you have a complaint about a breach by us of the Australian Privacy Principles, please contact us.

We will acknowledge your complaint as soon as we can after receipt of your complaint. We will let you know if we need any further information from you to resolve your complaint.

We aim to resolve complaints as quickly as possible, but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response.

If you are unhappy with our response, there are other bodies you can go to.

The Financial Ombudsman Service (FOS) can consider most privacy complaints involving providers of financial services.

FOS can be contacted at:

Financial Ombudsman Service

GPO Box 3

Melbourne VIC 3001



Phone: 1300 78 08 08

[www.fos.org.au](http://www.fos.org.au)

Under the Privacy Act you may complain to the Office of the Australian Information Commissioner about the way we handle your personal information.

The Commissioner can be contacted at:

GPO Box 5218

Sydney NSW 2001

Phone: 1300 363 992

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

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

## **Contact us**

Our contact details are as follows:

Address: Level 33, Governor Macquarie Tower, 1 Farrer Place, Sydney, NSW  
2000, Australia Tel: 1300 668 120 (AU only)

Fax: +61 2 8263 0189

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

## **Changes to the Privacy Policy**

We may change the way we handle personal information from time to time for any reason. If we do so, we will update this Privacy Policy. An up-to-date version is available on [www.kvbkunlun.com.au](http://www.kvbkunlun.com.au)

## **Meaning of words**

In this Statement, all references to "KVB" refer to KVB Kunlun Pty Ltd and KVB Global Markets Pty Ltd. All references to "KVB Group" refer to respective holding companies, subsidiary companies, associated companies and affiliated companies collectively or individually.