



# LendRisk Insurance

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## Privacy Policy Statement

### 1. Our Commitment to Privacy

At **LendRisk**, we are committed to protecting your privacy. As an Authorised Representative of **Consilium Advice Australia Pty Ltd (AFSL 246623)**, we handle your personal information with the highest level of care and in compliance with the Australian Privacy Principles.

### 2. Information We Collect

To provide you with general life insurance advice, we may collect:

- **Personal Details:** Name, date of birth, and contact information.
- **Health Information:** Since we deal with life insurance, we may collect sensitive information regarding your medical history (with your explicit consent).
- **Financial Context:** General information about your financial situation to ensure the advice is appropriate for a general context.

### 3. How We Use Your Information

We collect this information primarily to:

- Provide you with general advice regarding life insurance products.
- Liaise with insurance providers to obtain quotes or product information.
- Manage our relationship with our Licensee, **Consilium Advice Australia**.
- Comply with legal obligations, such as "Know Your Client" (KYC) requirements under Anti-Money Laundering laws.

### 4. Disclosure of Information

We do not sell your data. However, we may share your information with:

- **Consilium Advice Australia:** Our licensee, for compliance monitoring and auditing.
- **Insurance Product Providers:** To facilitate the general advice process.
- **Regulators:** Government bodies like ASIC or AUSTRAC where required by law.



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## 5. Storage and Security

Your data is stored securely using industry-standard encryption. We take reasonable steps to protect your information from unauthorised access, modification, or disclosure.

## 6. Access and Correction

You have the right to request access to the personal information we hold about you. If any details are incorrect, please contact us and we will update them promptly.

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## Important Disclaimer for 'General Advice'

**Note:** Any advice provided by LendRisk is **General Advice** only. It has been prepared without taking into account your personal objectives, financial situation, or needs. Before acting on this advice, you should consider the appropriateness of the advice having regard to your own objectives, financial situation, and needs.

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## Contact Us

If you have questions about this policy or how we handle your data, please contact:

### Privacy Officer

LendRisk

2b, 3-7 The Strand, Townsville Qld 4810

[Karl@lendrisk.com.au](mailto:Karl@lendrisk.com.au)

0434 791 424

For further information regarding our Licensee's privacy practices, you may also contact **Consilium Advice Australia (AFSL 246623)**.