



Privacy Policy

Effective September 2026 · Lumo Financial Planning Pty Ltd

Privacy policy

Lumo Financial Planning is committed to ensuring the confidentiality and security of your personal information.

This policy outlines why we need to collect personal information, and how we manage the personal information we collect about individuals — including customers and potential customers.

“Lumo Financial Planning”, “Lumo”, “we” and “us” refer to all staff, representatives and associated entities of Lumo Financial Planning Pty Ltd. The associated entities include Lumo Business Insurance Pty Ltd (ABN 93 632 331 527), collectively referred to as “Lumo” or the “Lumo Group”. Given the nature of the relationship between these entities, this policy extends to the sharing of information between them and their representatives.

Australian Privacy Principles

Lumo maintains all personal information in accordance with the Australian Privacy Principles (APPs) of the Privacy Amendment (Enhancing Privacy Protection) Act 2012. We are committed to being open with you about how we use your personal information.

Why we collect and hold personal information

Understanding your financial needs, and helping you meet them, is core to what we do. Lumo collects personal information from you to provide you with products or services. It may also be used to keep you informed about our range of products and services, or to invite you to events. You can opt out of receiving marketing information from us at any time (see “Queries and complaints”). The information may be used to administer and manage our products and services — including for training, audit or data-analytics purposes, or any other purpose authorised by you.

We will also collect and record information that helps us comply with our legal obligations, including taxation and anti-money-laundering and counter-terrorism-financing requirements.

The information we may collect

As a provider of financial services, we are subject to legislative and regulatory requirements that require us to obtain and hold detailed information that personally identifies you. The type of personal information we may collect can include, but is not limited to:

- Name and address
- Date of birth
- Contact details
- Bank account details
- Tax file numbers

We may also need to collect other personal information relating to your finances, assets and liabilities, current investments, income, marital status and gender, to assist us in providing our services to you.

Health information

We may collect health information to enable us to provide you with financial advice, financial products and insurance services. We will only disclose this information where it is necessary to assist you in applying for financial products, or when required by law.

Source of information

Wherever practicable, we will collect information from you personally. We may also collect your personal information from external sources — for example, from other professional advisers or our service providers.

Use and disclosure of collected information

The personal information we hold will be used to provide products and services to you, including financial advice and investment-management services. In some instances it may be necessary for us to disclose your personal information to third parties outside the Lumo Group. Unless you consent to this disclosure, we will not be able to provide you with our services. The types of organisations to whom we may disclose your personal information include, but are not limited to:

- regulators such as the Australian Transaction Reports and Analysis Centre (AUSTRAC), the Australian Securities and Investments Commission (ASIC), the Australian Taxation Office (ATO) and the Australian Prudential Regulation Authority (APRA);
- financial institutions, for the provision of financial products such as investments, superannuation and life insurance;
- organisations providing mailing services, maintenance of information-technology services, and printing of standard documents and correspondence;
- organisations providing research, technical (tax, legal, and similar) or paraplanning services;
- your adviser or advisers;
- organisations we contract with to provide us with a service (such as software providers);
- any party acquiring an interest in our business; and
- where the law requires or permits us to do so.

From time to time we may use your personal contact details to send you information we think will be of interest to you. You may instruct us not to send this information by contacting us by phone or in writing (see “Queries and complaints”). For analytical and product-development purposes, we will anonymise your data.

Data quality

It is our aim to ensure the information we hold about you is accurate, complete and up to date. If at any stage you believe the information we hold is inaccurate or incomplete, please contact us and provide evidence of the inaccuracy. If the information we hold is wrong, we will correct it.

Accessing collected information

If you wish to access the personal information we hold about you, please contact us. Lumo will always ask you to identify yourself to our satisfaction and to give a reason for requesting the information. We will facilitate access by discussing how you would like to receive it and the manner that would be most appropriate. You may ask us to correct any information we hold, to your satisfaction.

Data security

The security of your personal information is of the utmost importance to us. Your personal information is held in secure, cloud-based storage facilities. We use security procedures and keep our technology up to date to protect your information. Access to your personal information held by us is limited, to protect it from misuse, loss, and unauthorised access, modification or disclosure. If our service providers have access to your personal information, we require them to have appropriate privacy policies and procedures to adequately protect it.

We are required by law to keep your personal information for a certain period (at least 7 years). When we no longer require the information for any purpose, we will destroy it by secure means, or permanently de-identify it.

Identifiers

We will not adopt as our own any identifiers that you may provide to us, such as tax file numbers or Medicare numbers.

Anonymity

The nature of financial services does not lend itself to treating clients anonymously. For us to provide you with a financial service, we require personal information about the individual for whom the service is provided.

Transborder data flows — disclosing personal information

Your personal information may be disclosed in a number of circumstances, including the following:

- to third parties, where you consent to the use or disclosure;
- where required or authorised by law;
- information provided via web forms may be used to protect the copyright, trademarks or legal rights of lumofinancialplanning.com.au, its clients or third parties;
- personal information we store may be processed in, or transferred between, parties located in countries outside Australia — including but not limited to New Zealand, the United Kingdom, the United States, Canada and the Philippines;
- by giving your personal information, you provide your consent to the terms and conditions of this privacy policy; and
- if there is a change of control in the business, or a transfer, we reserve the right to transfer our user databases together with all information provided under this policy, to the extent permitted by law. This information may be disclosed to a potential partner under an agreement to maintain confidentiality.

Cookies

When you visit our website, details may be recorded about your visit — such as the time and date, server address, pages accessed, time spent and type of browser. This information is used in an anonymous form for statistical purposes and cannot identify you individually. We may use cookies to identify your browser, so that next time you visit we remember your log-in details. A cookie is a small file that remains on your computer and enables Lumo Group websites to recognise your browser. If you do not wish to permit the use of cookies, you can adjust your browser settings to reject them, or to notify you when they are being used.

Links to third-party websites

Lumo Group websites may contain links to external third-party websites that may benefit you. External websites should contain their own privacy statements, and we recommend you review them when using those sites. Please note that third-party websites are not covered by this policy and are not subject to our privacy standards and procedures.

Your rights if you are in the EU

As provided for in the General Data Protection Regulation, you have the right to access your data; to correct or rectify it; to delete it, subject to applicable law; to have it processed only in accordance with applicable law; to have copies of it moved to another controller; to object to our processing it otherwise than in accordance with the law; and to withdraw any consent to our processing it at any time. Please email compliance@lumofp.com.au to exercise any of these rights.

Queries and complaints

If you require further information about our privacy policy, or wish to make a complaint about a possible breach of your privacy, please direct your complaint to the Lumo Financial Planning Privacy Officer by email at compliance@lumofp.com.au. Alternatively, you may contact us by phone on (07) 3132 8977.

We will use our best endeavours to resolve any complaint to your satisfaction. However, if you are unhappy with our response, you are entitled to contact the Office of the Australian Information Commissioner (enquiries@oaic.gov.au), who may investigate the complaint further.

Review

From time to time it may be necessary for the Lumo Group to review this statement. Lumo reserves the right to change this policy at any time without notification.





Lumo

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