

PRIVACY POLICY

Lake Macquarie Bookkeepers and Tax respects your privacy and your right to know how we handle your personal information. We comply with the Privacy Act 1988 (Cth), the Australian Privacy Principles, and where applicable or contractually required, the privacy laws of the various Australian states and territories. This Privacy Policy explains how we handle your personal information.

In this Privacy Policy, 'Lake Macquarie Bookkeepers and Tax', 'we', 'us' and 'our' refer to Lake Macquarie Bookkeepers and Tax and includes any entity carrying on business in Australia that is part of our group of entities.

We may need to update this Privacy Policy from time to time to reflect our current privacy practices or changes in the law, regulations and/or professional standards. When we make any changes to this Privacy Policy, we will post the updated policy on our website.

1. PERSONAL INFORMATION WE COLLECT

We collect different types of personal information depending on the nature of our engagement with you. We may collect your personal information from several different sources, including:

- Directly from you or your authorised representatives.
- When you use our products or services, including our online services.
- From outside sources and third parties where you have provided consent, where a third party has notified you that they will provide your data to us, or where the collection of your information is permitted by law.

Examples of personal information we may collect include:

- General identification information such as names, job titles, occupations, date of birth, and gender.
- Contact details such as address, email address, phone and mobile phone number.
- Educational qualifications, employment history, salary, background, and referee reports.
- Payment details including PAYG Payment Summaries, payslips, and other income information such as payment summaries from employers and super funds, statements from banks and financial institutions, receipts for gifts, donations, and work-related expenses.
- Information contained in identification documents such as passports or driver's licenses.
- Government-issued identification numbers such as tax file numbers.
- Financial information such as credit card and bank account details, shareholdings, and details of investments.
- Details of superannuation and insurance arrangements.

- Visa or work permit status and related information.
- Information about immigration status.

It may be necessary in some circumstances for us to collect sensitive information about you in order to provide specific services. Sensitive information includes details about race, gender diversity, sexual orientation, disability, ethnic origin, political opinions, health, religious or philosophical beliefs, and criminal history. We will only collect and use sensitive information with your consent, in accordance with applicable laws, or in a de-identified aggregated manner.

If you provide personal information about other individuals to us (e.g., about your spouse, dependants, or employees), we rely on you to have informed those individuals that you are giving their personal information to us, advised them about this Privacy Policy, and ensured you have the necessary authority to provide that personal information to us.

It is important to be aware that if you access another party's website or application using one of our products or services or via our website, that other party will deal with your personal information in accordance with its own Privacy Policy. You will need to review those websites to view a copy of the relevant Privacy Policy.

It is generally not practical to remain anonymous or to use a pseudonym when dealing with us as usually we need to use your personal information to provide specific services to you, or which relate to or involve you.

2. COLLECTING PERSONAL INFORMATION

Generally, we collect your personal information from you directly, for example, when we deal with you in person, over the phone, via email, when you complete a questionnaire, form, or survey, or when you subscribe to our publications.

Sometimes we will collect your personal information from public sources, third parties, and other outside sources in circumstances where you would reasonably expect us to collect this information. For example, we may collect your personal information from:

- Your employer or previous employer.
- Your referees.
- Your personal representatives.
- A financial advisor.
- Where you have authorised disclosure to us, from banks and public registers.
- Social media and networking sites if your posts, activities, and/or profile information are public.



- Where you have applied for a job or are a current employee, we may collect information from law enforcement agencies, the Department of Home Affairs, education institutions, professional organisations, and with your consent, background checking service providers.

3. HOLDING AND PROTECTING PERSONAL INFORMATION

We store information in different ways, including on paper and electronically. In some cases, we engage third parties to host electronic data on our behalf. Protecting your personal information matters to us, and we take all reasonable steps to secure it from misuse, corruption, loss, unauthorised access, and unauthorised disclosure. Measures include:

- Security controls for access to our systems and physical premises.
- Ensuring third parties engaged by us comply with privacy standards.
- Privacy and confidentiality requirements for staff and contractors.
- Restricting access to personal information.
- Document storage and security policies.
- Technological controls such as firewalls, encryption, passwords, and digital certificates.
- Data retention, de-identification, pseudonymisation, and destruction processes.
- Policies governing privacy event and breach management.

We endeavour to keep personal information up to date and take reasonable steps to delete or de-identify irrelevant or excessive data as soon as practicable. However, some personal information may be retained for legal, regulatory, and legitimate business reasons.

4. PURPOSE FOR COLLECTING, HOLDING, USING, AND DISCLOSING PERSONAL INFORMATION

We only collect, use, hold, and disclose your personal information if we have a permitted or lawful reason to do so, or you have otherwise consented. Reasons may include:

- To provide our services in accordance with engagement terms, including payroll, tax, superannuation, and accounting services.
- To improve and manage our products and services, including responding to queries and verifying your identity.
- To maintain client contact and keep them informed about our services and events.
- For administrative purposes, including processing transactions, fraud detection, and compliance monitoring.
- For governance and compliance, including managing risk, conflicts of interest, and regulatory obligations.

We may also use non-personal, de-identified, and aggregated information for research and promotional purposes. We do not disclose personal information to third parties for marketing purposes.

5. SHARING PERSONAL INFORMATION

We may share your personal information with:

- Your authorised representatives, advisors, and referees.
- Personnel within our organisation and professional advisors.
- Third-party contractors and service providers.
- Regulatory bodies, government agencies, or industry bodies as required by law.
- Other parties where you consent.

Some organisations we disclose personal information to may be located overseas. We require these parties to comply with privacy standards and laws applicable to us.

5. SHARING PERSONAL INFORMATION

We may share your personal information with other parties including:

- Your authorised representatives, advisors and referees,
- Personnel within our organisation and professional advisors.
- Experts or other third parties contracted as part of an engagement,
- Nominated superannuation funds,
- Other parties including government or regulatory bodies (for example, the Australian Taxation Office, the Australian Securities Investment Commission and The Department of Home Affairs), professional or industry bodies or agencies, as part of an engagement or as required by or in accordance with any industry code or industry standard including foreign authorities or regulators relevant or applicable for the purposes of our provision of services, or
- Other parties when you ask us to do so or when you consent to that disclosure.

Where you are a customer, an employee, a contractor or supplier of services to one of our clients, then we may disclose your personal information as part of providing services to that client.

We do not disclose personal information to third parties for the purpose of allowing them to send marketing material to you.

We do not outsource or subcontract overseas.

7. SOCIAL MEDIA

Some of our websites and services may include functionality to enable information sharing via third party social media applications, such as the Facebook Like or Share button. These social media applications may collect and use information regarding your use of our websites. Any personal information that you provide via such social media applications may be collected and used by members of that social media application separate to us and are subject to the privacy policies of the relevant companies that provide the applications. We do not have control over, or responsibility for, those companies or their use of your information.

Any personal information that you provide on any Lake Macquarie Bookkeepers and Tax social media feature may be shared with other users of that social media feature over whom we may have no control.

8. CHILDREN

We understand the importance of protecting the privacy of children, especially in an online environment. In particular, our websites, products and services are not intentionally designed for, or directed at, children under the age of 13.

It is our policy to never knowingly collect or maintain information about any person under the age of 13, except as part of a specific engagement to provide services which necessitates such personal information be collected, for example, for the purposes of ensuring compliance with our auditor independence policies, or as otherwise required by law.

9. ACCESS TO PERSONAL INFORMATION

It's important that you make sure the personal information we hold about you is accurate, up to date and complete. If any of your details change or if you believe that any personal information we collected about you is inaccurate you can contact us and we will take reasonable steps to correct it in accordance with the requirements of the Privacy Act.

You can request access to your personal information that we hold about you. To make a request see How to Contact Us for details. We may charge reasonable costs for providing you access to your personal information.

10. COMPLAINTS

You can notify us of any complaint you may have about our handling of your personal information via How to Contact Us. Following your initial contact, you will be asked to set out the details of your complaint in writing in a form provided.

We will endeavour to reply to you within 30 days of receipt of the completed complaint form and, where appropriate, will advise you of the general reasons for the outcome of the complaint.



While we hope that we will be able to resolve any complaints you may have without needing to involve third parties, if you are not satisfied with the outcome of your complaint, you can refer your complaint to the Office of the Australian Information Commissioner.

11. HOW TO CONTACT US

If you have any questions about this Privacy Policy or our management of your personal information, you can contact us at:

Lake Macquarie Bookkeepers and Tax

Email: admin@lmbooks.com.au

Mailing Address: 25 Reynolds Street, Blackalls Park NSW 2283

A printable version of our Privacy Policy (PDF 90KB) is available on our website, reviewed regularly and updated as necessary. This Privacy Policy was last updated in February 2025