



## PRIVACY POLICY

**Organisation Name:** RMA Australia Inc

**Document Version:** 2    **Effective Date:** 1 April 2026

### 1. Introduction

RMA Australia ("Company," "we," "our," or "us") is committed to protecting the privacy, confidentiality, and security of personal information. We operate in a financial and market-sensitive environment and apply safeguards consistent with industry and regulatory expectations.

This Privacy Policy explains how we collect, use, disclose, and protect personal information in connection with our trading-related services, informational content, and in-person and online events (collectively, the "Services"). This Policy applies only to activities conducted in **Australia** and is governed by the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles (APPs)**.

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### 2. Personal Information We Collect

We collect personal information that is reasonably necessary for our business operations and Services.

#### 2.1 Personal and Professional Information

This may include:

- Name, professional title, and employer or affiliated institution
- Business contact details (email address, phone number, postal address)
- Membership type, access permissions, and entitlements
- Event registrations, attendance, and participation details
- Communications with us, including enquiries and support requests

#### 2.2 Institutional and Authorised User Information

For institutional members, we may collect:

- Organisation name, ABN, and business address
- Authorised representatives and administrators
- Role-based access information



- Engagement and participation data related to Services

## 2.3 Market-Sensitive Information

- We collect account information regarding annual invoices only from our own institutional members.

## 2.4 Automatically Collected Information

When you use our websites or platforms, we may collect:

- IP addresses and device identifiers
- Log files, access times, and usage metadata
- Browser and operating system information
- Cookies and similar technologies

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## 3. How We Use Personal Information

In accordance with the APPs, we use personal information only for purposes reasonably necessary to our functions, including to:

- Provide and administer Services and memberships
- Manage access controls and user authentication
- Organise and deliver in-person and online events
- Communicate operational, service-related, or regulatory notices
- Maintain security, audit logs, and compliance monitoring
- Conduct internal analytics, risk management, and reporting
- Comply with Australian legal and regulatory obligations

We do **not** use personal information for automated decision-making that produces legal or significant financial effects.

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## 4. Confidentiality and Financial-Regulatory Safeguards

- Personal and institutional information is treated as **confidential**.
- Access is restricted on a **role-based and need-to-know basis**.
- Controls are maintained to reduce risks of unauthorised access, misuse, or market abuse.
- Event content may include general market commentary or forward-looking statements and does **not** constitute financial product advice under Australian law.

## 5. Disclosure of Personal Information

We disclose personal information only where permitted under the Privacy Act.

### 5.1 Service Providers

We may disclose information to trusted third-party service providers for:

- Secure data hosting and IT infrastructure
- Payment processing and billing
- Event technology and communications
- Analytics, compliance, or professional services

Service providers are required to handle information in a manner consistent with the APPs and this Policy.

### 5.2 Institutional Disclosure

For institutional members, information may be shared with authorised representatives of that institution in accordance with contractual arrangements.

### 5.3 Legal and Regulatory Disclosure

We may disclose personal information where required or authorised by law, including in response to:

- Court orders or subpoenas
- Regulatory or law-enforcement requests
- Obligations under Australian financial or corporate law

### 5.4 Corporate Transactions

We do **not** sell personal information.

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## 6. Data Security

We take reasonable steps to protect personal information from misuse, interference, loss, unauthorised access, modification, or disclosure, including:

- Administrative, technical, and physical security measures



- Encryption of data in transit and, where appropriate, at rest
- Access controls, logging, and monitoring
- Incident response and remediation procedures

Despite these measures, no system can be guaranteed to be completely secure.

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## 7. Data Breaches

We comply with the **Notifiable Data Breaches (NDB) scheme** under the Privacy Act.

Where a data breach is likely to result in serious harm, we will notify affected individuals and the **Office of the Australian Information Commissioner (OAIC)** as required by law.

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## 8. Data Retention

We retain personal information only for as long as necessary to:

- Fulfil our operational and contractual obligations
- Meet legal, regulatory, and record-keeping requirements
- Maintain audit and compliance records

When information is no longer required, it is securely destroyed or de-identified.

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## 9. Access, Correction, and Complaints

Under the Privacy Act, you may:

- Request access to personal information we hold about you
- Request correction of inaccurate or outdated information
- Make a complaint about our handling of personal information

Requests and complaints can be made using the contact details below. We will respond within a reasonable timeframe.

If you are not satisfied with our response, you may lodge a complaint with the **Office of the Australian Information Commissioner (OAIC)**.



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## **10. Overseas Disclosure**

We may disclose personal information to overseas recipients (for example, cloud service providers). Where we do so, we take reasonable steps to ensure the recipient handles the information in a manner consistent with the Australian Privacy Principles, unless an exception under the Privacy Act applies.

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## **11. Event Recording and Monitoring**

In-person and online events may be recorded or monitored for security, compliance, training, or quality assurance purposes. Notice will be provided where required.

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## **12. Children's Privacy**

Our Services are intended for professional and institutional participants and are not directed to individuals under 18 years of age.

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## **13. Changes to This Policy**

We may update this Privacy Policy from time to time to reflect changes in legal, regulatory, or operational requirements. The updated Policy will be published on our website.

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## **14. Contact Us**

For privacy enquiries, access requests, or complaints:

Risk Management Association Inc (Vic)  
PO Box 3128 Weston, ACT, 2611, Australia  
Phone: 0403 170 792  
Email: [secretariat@rmaaustralia.org](mailto:secretariat@rmaaustralia.org)  
[www.rmaaustralia.org](http://www.rmaaustralia.org)