

PRIVACY POLICY

TOLWILLOW PTY LTD (TRADING AS LAWAGENTS)

ABN 84 003 569 855

Effective date: 1 July 2026

Last reviewed: June 2026

This Privacy Policy has been prepared to comply with the *Privacy Act 1988* (Cth) (**Privacy Act**) and the Australian Privacy Principles, effective 1 July 2026.

1. Our Commitment to Your Privacy

Tolwillow Pty Ltd (ABN 84 003 569 855) (**we, us, our**) is a company operating in New South Wales. We are committed to protecting your privacy and handling your personal information responsibly, openly, and in accordance with the *Privacy Act 1988* (Cth) (**Privacy Act**) and the Australian Privacy Principles (**APPs**).

We collect, use, share, process, and manage Personal Information only as reasonably necessary for carrying out our functions and activities.

2. What Does This Privacy Policy Cover?

This Privacy Policy applies to **Tolwillow Pty Ltd** (ABN 84 003 569 855). It explains how Tolwillow Pty Ltd collects, holds, uses, and discloses Personal Information in connection with the services it provides and its obligations under the AML/CTF Framework.

3. Key Definitions

AML/CTF Framework: Collectively, the AML/CTF Act, the Anti-Money Laundering and Counter-Terrorism Financing Rules 2025 (Cth) (AML/CTF Rules), and any related regulations.

APPs: The Australian Privacy Principles set out in Schedule 1 to the Privacy Act.

Personal Information: Has the meaning in the Privacy Act — information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether true or not, and whether recorded in a material form or not.

Privacy Officer: The person at Tolwillow Pty Ltd responsible for privacy compliance — see contact details in Section 11.

Sensitive Information: A subset of Personal Information that includes health information, biometric information, financial information that reveals details beyond what is required for the transaction, and tax file numbers.

4. What Personal Information Do We Collect?

The Personal Information we collect depends on the services you engage us for. We may collect the following categories of information:

4.1 Identity & Contact Information

- Full legal name, date of birth, and gender
- Residential and mailing address
- Email address and telephone number(s)
- Driver's licence, passport, or other government-issued identity documents
- Medicare card details (where used for identity verification)

4.2 Financial Information

- Bank account details for settlement purposes
- Loan, mortgage, or finance arrangement details
- Details of funds to be transferred or received in connection with a property transaction
- Source of funds information as required under the AML/CTF Framework

4.3 Property & Transaction Information

- Details of the property being bought, sold, or transferred
- Contract of sale and associated documentation
- Title search results and property certificate information
- Stamp duty, land tax, and other settlement-related information
- PEXA/ELNO (Electronic Lodgement Network Operator) transaction records

4.4 Website & Digital Information

When you visit our website, we may automatically collect non-personal technical information such as your IP address, browser type, device information, and pages viewed. This is used for website administration and improvement purposes only.

5. How Do We Collect Personal Information?

We collect Personal Information by lawful and fair means, primarily directly from you. We may collect your information when you:

- Contact us to enquire about or engage our services
- Complete engagement documents, instructions, or identity verification forms
- Provide documentation in connection with a transaction
- Communicate with us by email, phone, post, or in person
- Attend our office or meetings with our representatives
- Engage with us through our website or online booking or enquiry forms

We may also collect Personal Information from third parties where:

- You have consented to us doing so
- It is unreasonable or impractical to collect directly from you
- We are required or authorised by law — for example, from the NSW Land Registry Services, the Australian Taxation Office, AUSTRAC, or other government agencies

- It is provided by the other party's representative in a transaction

Where we use an electronic identity verification service, we will rely on your **implied or express consent** before doing so.

6. What If You Don't Provide Your Information?

In some circumstances, we are required by law to collect certain Personal Information. If you do not provide the information we request, we may be unable to provide our services to you or fulfil our legal obligations.

Where it is lawful and practicable to do so, you may interact with us anonymously or using a pseudonym. However, this will not always be possible, for example where we are required to verify your identity in order to provide our services.

7. Why Do We Collect, Hold, Use, and Disclose Personal Information?

We collect and use Personal Information for the following primary purposes:

- Providing our services
- Complying with our legal obligations
- Verifying your identity as required by law
- Preparing and lodging legal documents with the NSW Land Registry Services and other government authorities
- Conducting electronic settlements via PEXA and other Electronic Lodgement Networks
- Communicating with you about your matter and our services
- Complying with our obligations under the *Conveyancers Licensing Act 2003* (NSW), the *Conveyancing Act 1919* (NSW), the *Duties Act 1997* (NSW), and the ARNECC Model Participation Rules
- Maintaining our business records and accounts
- Improving our services and internal operations

We may also use your Personal Information for a **secondary purpose** if it is related to the primary purpose of collection and you would reasonably expect us to do so, or if you have consented. For Sensitive Information, any secondary purpose will be directly related to the primary purpose.

We will not use your Personal Information for direct marketing without your consent.

8. Who Do We Disclose Your Personal Information To?

We may disclose your Personal Information to the following parties for the purposes described above:

8.1 Third Parties in Your Transaction

- The other party to the transaction and their legal representative
- Financial institutions, lenders, or mortgage brokers arranging finance
- NSW Land Registry Services and other government bodies
- Revenue NSW (in connection with stamp duty obligations)
- PEXA, Sympli, or other Electronic Lodgement Network Operators

8.2 Service Providers

- Title search and property information providers
- Electronic identity verification services
- IT service providers, cloud storage, and software providers
- Document management and archiving services
- Our professional indemnity insurer and legal advisers

We take reasonable steps to ensure that service providers protect your Personal Information and use it only for the purpose for which it was disclosed.

8.3 Government Agencies and Legal Requirements

- **AUSTRAC** and other law enforcement or regulatory agencies, without your knowledge or consent, where required under the AML/CTF Framework — including in relation to suspicious matter reports and threshold transaction reports
- Courts, tribunals, and regulatory authorities where required or authorised by law
- Government agencies where disclosure is required by warrant, subpoena, or lawful order

Important: We are prohibited by law from notifying you of certain disclosures to AUSTRAC and other agencies. This is not a breach of our obligations to you under this Privacy Policy.

9. Overseas Disclosure of Personal Information

We primarily hold and process your Personal Information within Australia.

Some software or cloud services we use may process data in overseas locations. Where this occurs, we take reasonable steps to ensure that overseas recipients do not breach the APPs and that your information receives a standard of protection comparable to Australian law. If you would like more information about the countries in which overseas recipients may be located, please contact our Privacy Officer.

10. How Do We Protect Your Personal Information?

We hold Personal Information in both hard copy and electronic formats. We take reasonable steps to protect your Personal Information from misuse, interference, and loss, and from unauthorised access, modification, or disclosure. Our security measures include:

- Staff training and awareness regarding privacy and confidentiality obligations
- Role-based access controls limiting access to Personal Information to authorised personnel
- Password-protected systems with multi-factor authentication where applicable
- Encryption of sensitive data in transit and at rest
- Firewalls and anti-virus software on all business systems
- Secure physical storage of hard copy documents
- Secure document destruction when records are no longer required

Where a data breach is likely to result in serious harm to an individual, we will comply with the **Notifiable Data Breaches (NDB) scheme** under the Privacy Act, including notifying the Office of the Australian Information Commissioner (OAIC) and affected individuals as required.

Records are retained in accordance with our legal record-keeping obligations.

When Personal Information is no longer required and we are not obliged by law to retain it, we will take reasonable steps to securely destroy or de-identify it.

11. How to Contact Us or Make a Complaint

Privacy Officer	Privacy Officer, Tolwillow Pty Ltd
Business	Lawagents
Address	Level 26, 44 Market Street, Sydney NSW 2000
Email	online@lawagents.com.au
Phone	(02) 92999077
Website	www.lawagents.com.au

If you have a privacy concern or complaint, please contact our Privacy Officer in writing with the details of your concern. We will:

- Acknowledge receipt within **7 business days**
- Investigate the matter and keep you informed of progress
- Provide a written response with our findings and any corrective action within **30 days** of receiving your complaint

If you are not satisfied with our response, or we do not resolve your complaint within 30 days, you may lodge a complaint with the **Office of the Australian Information Commissioner (OAIC)**:

- Website: <https://www.oaic.gov.au/privacy/privacy-complaints>
 - Phone: 1300 363 992
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12. Links to Third-Party Websites

Our website may contain links to third-party websites not operated by us. We are not responsible for the privacy practices or content of those websites. We encourage you to read the privacy policies of any external websites before providing your Personal Information to them.

13. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in law, our practices, or business operations. The current version will always be available on our website. We encourage you to review this Policy periodically.