



Privacy Policy

(Australia and New Zealand)

1. Scope of this Policy

This Privacy Policy applies to all affiliates of Morningstar, Inc in Australia and New Zealand, including Morningstar Group (Australia) Pty Ltd, Morningstar Australasia Pty Ltd ("MAPL"), Morningstar Investment Management Australia Ltd ("MIM") and Morningstar Research Limited (together "Morningstar ANZ") and their directors, officers, authorised representatives, consultants and employees.

Morningstar ANZ is part of the Morningstar, Inc. group of companies. As such, this Privacy Policy is to be read together with Morningstar, Inc.'s various global policies and procedures. To the extent that there are discrepancies between Morningstar, Inc.'s global policies and procedures and this Privacy Policy, this Privacy Policy will take precedence in relation to Morningstar ANZ.

2. Executive Summary

This Privacy Policy outlines Morningstar ANZ's commitment to protecting your Personal Information.

This Privacy Policy outlines how we collect, use, protect, and disclose your Personal Information. It also explains how you can access and have it amended, as well as who you can contact should you have an enquiry or complaint.

This Privacy Policy applies to information we collect or hold in Australia and New Zealand. Unless specified otherwise, this Privacy Policy applies to all Personal Information that we receive from or about you.

3. Policy Requirements

In this Privacy Policy:

- ▶ "Us" or "we" refer to Morningstar ANZ
- ▶ "you" refer to any person or client about whom we collect or hold Personal Information.
- ▶ Under Australian Law:
"Personal Information" means information or an opinion (whether or not true, and whether or not recorded in a material form) about an identified individual, or about an individual who is reasonably identifiable.

“Sensitive Information” is personal information that is:

- (a) information or an opinion about an individual’s:
 - (i) racial or ethnic origin; or
 - (ii) political opinions; or
 - (iii) membership of a political association; or
 - (iv) religious beliefs or affiliations; or
 - (v) philosophical beliefs; or
 - (vi) membership of a professional or trade association; or
 - (vii) membership of a trade union; or
 - (viii) sexual orientation or practices; or
 - (ix) criminal record; or
- (b) health information about an individual; or
- (c) genetic information about an individual that is not otherwise health information.

► Under New Zealand Law:

“Personal Information” means:

- (a) information about an identifiable individual; and
- (b) includes information relating to a death that is maintained by the Registrar-General under the Births, Deaths, Marriages, and Relationships Registration Act 1995 or any former Act (as defined in section 2 of the Births, Deaths, Marriages, and Relationships Registration Act 1995)

Personal Information we collect

The types of Personal Information we collect about you will depend on the product or service you receive from us. We provide investment information, investment management and advisory services, research, ratings, data, financial planning and revenue management software and tools.

The Personal Information we may collect about you includes, but is not limited to:

- Your name, phone number, street address and/or email address
- Your date of birth, gender, employment details, financial details, domicile and citizenship status
- Your credit card number or bank account details
- If you are acting on behalf of your employer, your job title, employer's name and contact information
- Demographic information, such as age bracket, investor type and how you heard about us
- Account credentials such as your user ID and password for our online products
- Information regarding your banking and insurance products, security holdings (for example, when you use certain tools or your financial adviser uses our products and services to manage their client’s information)
- If you are a Morningstar Investment Management Investor, your TFN and depending on your legal

structure, Personal Information about trustees/beneficial owners or other information required by anti-money laundering legislation. Your TFN may also be collected by your adviser who uses our financial planning software to manage their client's personal information.

- Personal website usage information, including cookies and other information about your computer, device and browser.

Where our clients are corporations, we may collect Personal Information from that corporation about different contact persons within the corporation including name, job title, and contact information.

Sensitive information is a subset of Personal Information that is afforded a higher level of privacy protection. The kind of sensitive information we may collect and hold includes, but not limited to, health information.

We do not adopt Commonwealth Government identifiers, such as a tax file number, a Medicare number, or a New Zealand IRD number or National Health Index number, as a means of identifying individuals.

Job Applicants and Contractors

When applying for a position or a contract with us, we also collect Personal Information necessary for us to perform functions related to recruitment, hiring and contract management. The Personal Information (which might include sensitive information) we collect may include that information already listed above as well as education history, qualifications, previous employers, citizenship status, membership of professional organisations and referee contact details.

Depending on your advancement in the recruitment process we may also collect Personal Information from you in job interviews or telephone conversations and from your referees or from our own suppliers, including to verify your citizenship status, visa details, qualifications, references, criminal history and other Personal Information that you give us. For European Union citizens, please refer to the [General Privacy Policy](#) for more information.

Where you are being engaged as a consultant or contractor to Morningstar ANZ, we may also collect additional Personal Information such as your Australian or New Zealand Business Number and professional and/or public liability insurance details.

Where the consultant or contractor is a corporation, we may also collect additional Personal Information about its directors, managers, or contact persons which could include names, job titles, business and personal addresses and phone numbers.

Personal Information: Why we collect it

We may collect, store, use, and process Personal Information where necessary to provide you with our products and services or the products we distribute, to supply other administrative services (e.g. administering your account, to fulfilling our obligations under anti-money laundering legislation), to enable our clients to advise to their customers and prospective customers, to perform functions related to our recruitment process, to respond to inquiries, and – unless you have let us know that you do not want us to

do this - to provide information about other products and services that we, our related companies or our advertisers/marketing partners offer from time to time (direct marketing), including via third party websites (remarketing).

You are not required to provide us with your Personal Information, but if you do not do so we may be unable to provide you with our products or services or progress your application for employment.

Personal Information: How we collect it

We will collect Personal Information directly from you or indirectly from third party sources or is otherwise permitted by law. The Personal Information we collect may be captured from a variety of sources including, but not limited to:

- direct contact with us or use of our website, product or service
- voluntary submissions (e.g. responses to surveys, requests for information on our products or those of our advertisers/marketing partners)
- registrations/applications to receive our products or services or the products we distribute
- public registers (e.g. where we need to check Personal Information independently of you for anti-money laundering purposes)
- a financial adviser using our products and services to manage their client's information which may include your personal details about your financial situation
- if you apply for a position or contract with us, via our application website or from a recruiter that refers you to us

While some contacts with us such as general enquiries may be made anonymously or by using a pseudonym, if the relationship is to progress any further (by you becoming our client or having a business relationship with us) it will be necessary for us to know who you are to enable us to deliver our services to you. Similarly, we cannot deal with complaints made anonymously or by pseudonym.

Where a third party gives us unsolicited information about you

Should a third party give us unsolicited Personal Information about you, if required by privacy law, we will within a reasonable period determine whether or not we could have collected the information directly from you or if it is in a public record and, if not, we will take reasonable steps to destroy or de-identify that information unless the law otherwise permits or requires.

Use of and access to your Personal Information by others

Generally, we will not make the Personal Information collected using our products and services or during our recruitment process available to anyone outside Morningstar ANZ except as outlined in this policy and otherwise with your consent, instructions or where required by or permitted by law, however it may be accessed by staff of Morningstar ANZ's related companies located overseas. Where we distribute a third



party's product, we will provide any Personal Information you provide to the third-party product provider.

Morningstar ANZ's related companies include our parent company Morningstar, Inc. in the United States and related companies worldwide through wholly owned or majority-owned operating subsidiaries located in: Brazil, Canada, Chile, Denmark, France, Germany, India, Italy, Japan, Luxembourg, Mexico, The Netherlands, New Zealand, Norway, People's Republic of China (Hong Kong and the mainland), Republic of China (Taiwan), Singapore, South Africa, South Korea, Spain, Sweden, Switzerland, Thailand, United Arab Emirates, and the United Kingdom.

It may be necessary for our third-party service providers to access your Personal Information in order to perform contractually specified services on our behalf. We will do everything reasonably within our power (or otherwise required by applicable privacy law) to prevent unauthorised use or disclosure of your Personal Information in such circumstances. Generally, Morningstar ANZ contractually requires that all Personal Information accessed by such providers be kept confidential and in accordance with privacy laws.

Use of cookies

A cookie is a small file which can be downloaded on a device when you access our website and is then sent back to our website each time you access our website. Cookies may collect and store your information. Cookies are useful because they allow us to recognise your device and your user preferences.

We may use cookies to set users' preferences, gather basic tracking information (such as login and password, date, time of visit and preferences), and monitor the presentation of our site. This information allows us to personalise your experience and improve the quality of our site and our information on third party sites.

We also use analytical cookies, which allow us to recognise and count the number of users on our website and how users move around the site. This helps us make sure users can easily find what they need.

Tracking cookies are used to provide content that is relevant to your interests. Advertisers on our website may also deploy cookies and web beacon technology to measure and improve advertising for their clients.

You can control how cookies are used on your device by changing your browser settings.

Please note some of our services may not function properly if your cookies are disabled. The use of cookies on our website or on other sites that use Morningstar ANZ information does not identify you or provide access to your device.

Direct marketing

We may use your Personal Information for marketing and promotional purposes including to provide you with information about other products and services that we, or other Morningstar ANZ related companies, or our



advertisers/marketing partners, offer from time to time (direct marketing). We will not use Personal Information we have collected about you via our recruitment process for Direct Marketing.

You may ask us to let you know the source of your Personal Information used by us for direct marketing. Except as required by privacy law, so long as a response is not impracticable or unreasonable, then we will endeavour to reply to you within a reasonable period without cost to you.

If you do not want your Personal Information used for direct marketing purposes by us or our related companies or our advertisers/marketing partners, please unsubscribe from receiving marketing material or contact us on the details provided below to withdraw your consent.

Remarketing

We may also use your Personal Information to advertise our services to you when you visit other websites that have the necessary functionality. Morningstar ANZ and our service providers such as Google use cookies to show advertisements relevant to your past usage of our website.

Links to other websites

Our website may contain links to other websites for you to access. You should be aware that the privacy policies of the operators of those other sites may not be the same as ours and you should refer to their privacy policies.

Protection of your Personal Information

We will take all reasonable steps to ensure that any Personal Information about you which we hold is:

- **Secure:** protected from misuse, interference and loss and from unauthorised access, modification or disclosure; and
- **Appropriate:** accurate, complete, up-to-date, relevant and not misleading having regard to the purpose for which it is held and may be used.

Your Personal Information may be kept in various formats by us, our related companies and relevant third-party providers.

The Morningstar Group operates secure data networks protected by industry standard firewalls and password protection systems. Our security and privacy policies are periodically reviewed and enhanced as necessary and only authorised individuals have access to the information provided.

We restrict access to Personal Information to our employees and contracted third party providers who need to know that information in order to process it for us and who are subject to contractual confidentiality and



privacy obligations.

We maintain records of personal information for as long as is necessary but will destroy or de-identify Personal Information if we no longer need it for any authorised purpose and are not required by law to retain it.

Access to your Personal Information

We will handle all requests for access in accordance with the privacy laws.

In most cases, we will confirm whether or not we hold Personal Information about you and give you access to any such Personal Information within a reasonable period of time and in the manner you request, provided that request is reasonable.

In some cases, we may refuse access where refusal is required or permitted by law. Without limitation but without prejudice to our obligations under applicable privacy law, we may reject requests that are unreasonably repetitive, require disproportionate technical effort (for example, information that is only available on older back up tapes, or would involve developing a new system or significantly changing an existing practice), or which risk the privacy of others. We will provide you with reasons for any refusal.

We will respond to your request within a reasonable period of time and in accordance with legal requirements.

We will not charge a fee for giving you access to your Personal Information.

To request access to your Personal Information please contact our Privacy Officer – contact details are below.

Accuracy of your Personal Information

We appreciate any assistance you might give us to keep any Personal Information that we hold about you up-to-date, complete and accurate. If you want to update your Personal Information, you may do so by accessing the personal account information on the relevant website or by contacting us:

Morningstar.com.au subscribers

Tel: 1800 03 44 55

Email: [**help.au@morningstar.com**](mailto:help.au@morningstar.com)

Advisers/Institutions/Others

Tel: +61 2 9276 4446

Fax: +61 2 9276 4545

Email: [**helpdesk.au@morningstar.com**](mailto:helpdesk.au@morningstar.com)

Firstlinks

Email: firstlinks@morningstar.com



AdviserLogic related products queries

Tel: 1800 314 773

Email: info@adviserlogic.com

Morningstar Investment Management Australia Limited

Financial Advisers

Tel: 1800 951 999

Email: Advisersolutions@morningstar.com

Personal Investors and SMSF Trustees

Tel: 1800 951 999

Email: invest@morningstar.com.au

Job Applicants and Contractors

Tel: +61 2 9276 4415

Email: askhr@morningstar.com

We will, on request, normally amend any of your Personal Information, which is inaccurate, incomplete, out-of-date, irrelevant or misleading where:

- we are satisfied that the information needs to be corrected; and/or
- we agree with your request that the information be corrected.

If we disagree with your request, we will write to inform you of our concerns about making the change you have requested, giving reasons for our refusal and notifying you of available complaint mechanisms. If you wish, we will then, take reasonable steps to associate with the appropriate records of your Personal Information, in such a manner that it will always be read with your Personal Information, a statement that you claim the information is inaccurate, incomplete or out-of-date (whichever is relevant) and that you have requested a particular change. For New Zealand Personal Information this may include a statement that you have provided the correction sought.

We will respond to your request within a reasonable period of time and in accordance with legal requirements. We will inform you of any action taken as a result of your request.

We will not charge a fee for giving you access to your Personal Information.

Complaints process

If you have a complaint about how we handle your Personal Information, please contact our Privacy Officer as described below.

The Privacy Officer will acknowledge your complaint within three business days of receipt and will seek to



resolve your complaint within 30 days of receipt.

Morningstar ANZ Privacy Officer Contact Details

Privacy Officer

Morningstar Australasia

Level 3,

International Tower 1

100 Barangaroo Avenue

Barangaroo, NSW 2000, Australia

Tel: +61 2 9276 4444

Email: [**auprivacy@morningstar.com**](mailto:auprivacy@morningstar.com)

For Australian clients, if your complaint is not resolved to your satisfaction or 45 days have elapsed since the complaint was given to Morningstar, you have the right to contact the Australian Financial Complaints Authority (AFCA); or, if we have not responded to you within 30 days you have the right to contact the Office of the Australian Information Commissioner.

Office of the Australian Information Commissioner

GPO Box 5218

Sydney NSW 2001

Phone: 1300 363 992

Email: [**enquiries@oaic.gov.au**](mailto:enquiries@oaic.gov.au)

Facsimile: +61 2 9284 9666

AFCA is an external dispute resolution scheme authorised to deal with complaints in relation to the financial services industry. AFCA's contact details are:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

For New Zealand clients, you may contact the New Zealand Privacy Commissioner at any time, including if your complaint is not resolved to your satisfaction.

The Office of the Privacy Commissioner

PO Box 10094

The Terrace

Wellington 6143



Phone: 0800 803 909

Email: enquiries@privacy.org.nz

Facsimile: +64 4 474 7595

Copies of this policy and further information

This Privacy Policy is available on Morningstar's websites. If you wish to obtain a free copy of this Privacy Policy (by post or email) and/or more information about the way that we handle your Personal Information, contact our Privacy Officer.

Your Consent

By using Morningstar ANZ's products and services or products we distribute, or by applying for a position or contract with us, you consent to the collection, use and disclosure of any Personal Information in the manner described in this Privacy Policy.

Further information

For Australian clients, further information on privacy legislation is available from the Office of the Australian Information Commissioner at www.oaic.gov.au

For New Zealand clients, further information on privacy legislation is available from the Office of the Privacy Commissioner at www.privacy.org.nz

4. Policy Review

This Privacy Policy was last updated on 1 December 2020.

This Privacy Policy will be reviewed where there are changes to the way we collect, hold, use and disclose personal information (for example, where we introduce new products) or where there are changes to the law.