

Privacy Policy

Duncan James Fowler trading as Boston Bay Legal

Effective date: 1 July 2026 Version 1.0

1. About this policy

Duncan James Fowler trading as Boston Bay Legal (ABN 80 772 885 790) ('we', 'us', 'our') provides legal services from 7A Cove View Drive, Port Lincoln, South Australia. We are a small business operator for the purposes of the Privacy Act 1988 (Cth) (Privacy Act).

From 1 July 2026 we are a reporting entity under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (AML/CTF Act). Because we are a reporting entity, the Privacy Act and the Australian Privacy Principles (APPs) apply to the personal information we handle for the purpose of, or in connection with, our compliance with the AML/CTF Act.

This policy explains how we handle personal information in connection with those AML/CTF obligations. It does not extend to personal information we handle for other purposes, for which the small business exemption in the Privacy Act continues to apply to us.

2. The personal information we collect

In meeting our AML/CTF obligations we collect and hold personal information about clients, persons acting on behalf of clients, and the beneficial owners of clients. This may include:

- full name and any other names used
- date of birth
- residential and other addresses
- occupation and business activities
- identification document details (such as a passport, driver's licence, Medicare card or other identity document) and copies of those documents
- unique identifiers (such as a licence or passport number) and any related expiry date
- information about a person's role in, and the ownership or control of, a body corporate, partnership, trust or other arrangement
- source of funds and source of wealth information
- the results of politically exposed person (PEP), sanctions and adverse media screening
- the money laundering and terrorism financing (ML/TF) risk rating we assign and the information supporting it
- transaction information relevant to a designated service
- any other information we are required to collect, record or report under the AML/CTF Act.

3. How we collect personal information

We collect personal information:

- directly from you, including through onboarding and customer due diligence forms and electronic verification of identity
- from third parties and reliable, independent sources where reasonably necessary for our AML/CTF obligations, including InfoTrack (which conducts electronic identity verification and PEP, sanctions and adverse media screening using data supplied by Dow Jones), the Australian Securities and Investments Commission (ASIC), land titles and registry sources, and publicly available sources
- where applicable, from another conveyancer or real estate agent we work with to verify client information.

Where it is reasonable and practicable, we collect personal information directly from you. Where we collect it from a third party, we take reasonable steps to make you aware of that collection – except where doing so would be inconsistent with our obligations under the AML/CTF Act, including the tipping-off prohibition described below.

4. Why we handle your personal information

We collect, hold, use and disclose personal information for the purpose of complying with our obligations under the AML/CTF Act, including:

- identifying and verifying clients, their representatives and beneficial owners (customer due diligence)
- assessing and managing ML/TF risk
- conducting PEP, sanctions and adverse media screening
- monitoring our business relationship with clients on an ongoing basis
- reporting to the Australian Transaction Reports and Analysis Centre (AUSTRAC), including suspicious matter reports, threshold transaction reports and cross-border movement reports
- keeping the records required under the AML/CTF Act.

We do not use personal information collected for these purposes for direct marketing, and we do not send marketing communications.

5. Who we disclose personal information to

We may disclose personal information collected for AML/CTF purposes to:

- AUSTRAC, and (where required or authorised by law) law enforcement and other government agencies
- InfoTrack and its screening data provider, Dow Jones, for identity verification and screening

- our professional advisers and our professional indemnity insurer, where reasonably necessary
- courts, tribunals and regulators, where required or authorised by law.

We do not sell personal information, and we do not disclose it for any purpose unrelated to our AML/CTF obligations except as permitted or required under the Privacy Act.

6. Storage, security and retention

We hold personal information in electronic form in our practice systems, including LEAP (our practice management system), InfoTrack (our AML/CTF and verification platform) and Microsoft 365. Scanned and downloaded documents may also be held temporarily in a holding folder hosted on Dropbox before and after being filed in LEAP.

We take reasonable steps to protect personal information from misuse, interference and loss, and from unauthorised access, modification or disclosure, including through access controls and secure storage.

We keep records collected for AML/CTF purposes for 7 years after the end of our business relationship with the client, or 7 years after the relevant transaction, as required by the AML/CTF Act. We take reasonable steps to destroy or de-identify personal information when we are no longer required to retain it.

7. Disclosure of personal information overseas

Some of our service providers store or process information outside Australia. In particular, the holding folder we use for scanned and downloaded documents is provided by Dropbox, which stores data in the United States. As a result, personal information held in that folder, which may include identification documents collected for AML/CTF purposes, may be stored in the United States.

Our practice management system (LEAP) and our verification platform (InfoTrack) are Australian-based providers. Other providers, such as Microsoft 365, may store or process data in Australia or overseas depending on the service and its configuration. You can ask us for current information about where your personal information is held.

8. Access, correction and the tipping-off prohibition

You may ask us to access the personal information we hold about you, and to ask us to correct it if it is inaccurate, out of date, incomplete, irrelevant or misleading. We will respond within a reasonable period – usually within 30 days – of your request.

There are circumstances in which we are not permitted, or not required, to give you access, to correct information, or to tell you what information we hold or have reported. In particular, the AML/CTF Act prohibits us from disclosing ('tipping off') that we have formed a suspicion, prepared or made a suspicious matter report, or been required to give

information to AUSTRAC, where that disclosure would or could reasonably be expected to prejudice an investigation.

Where the law requires or permits us to withhold information on this or another basis, we may refuse access or correction, or decline to confirm whether we hold particular information, without identifying that this is the reason. We will otherwise give you reasons for any refusal and explain how you may complain.

9. Complaints

If you have a concern or complaint about how we have handled your personal information, please contact us using the details below. We will acknowledge your complaint and respond within a reasonable period.

If you are not satisfied with our response, you may complain to the Office of the Australian Information Commissioner (OAIC): online at oaic.gov.au, by phone on 1300 363 992, or in writing to GPO Box 5288, Sydney NSW 2001.

10. How to contact us

Duncan James Fowler trading as Boston Bay Legal

7A Cove View Drive, Port Lincoln SA 5606

Email: duncan@bostonbaylegal.com.au

Phone: 0408 814 231

This policy is published at bostonbaylegal.com.au and is available on request, free of charge.

11. Changes to this policy

We may update this policy from time to time. The current version is published at bostonbaylegal.com.au. This policy was last updated in June 2026.