

PRIVACY DISCLOSURE

We are committed to protecting your privacy and privacy of your clients in accordance with the Privacy Act 1988 (Cth) and Privacy Amendment Act 2012 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

What information do we collect and how do we use it?

As a service provider we are subject to requirements to obtain and hold detailed information, which personally identifies you and/or contains information about you (“personal information”). In addition, to provide you with a comprehensive service we need to obtain certain personal information about you or your clients.

We use personal information only for the purpose of providing you with credit assistance.

We use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. further information regarding specific job and our relationship with you, e.g. invoicing. We may use your information internally to help us improve our services and help resolve any problems.

How do we hold and protect your information?

We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We have access to the information collected from you using secure external online server facility powered by our software partners. We will strive to maintain the privacy of this data for our part, but we encourage you to ensure you practice the highest level of online security for your personal logins when using these software packages.

We ensure that your information and information you provided to us is safe by limiting access to your personal data to your assistant/bookkeeper and his/her associate as requested. An External Auditor may request access to any of our files for the purpose of compliance audit only and you will be advised in this instance.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal or your client personal information to others.

We may disclose to, and obtain from, the following organisations personal information about you to for the purposes described above (as well as otherwise permitted by the Privacy Act): banks and finance organisations, valuation companies, mortgage insurers, real estate agents, settlement agents, solicitors, information technology companies, loan processors, bookkeepers and mailing organisations.

We may provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

Disclosures to overseas recipients

Some of the recipients to whom we disclose your personal information are based overseas. It is not practicable to list every country in which such recipients are located but it is likely that such countries will include the United States of America, United Kingdom, New Zealand, Indonesia, Serbia and India.

How can you check, update or change the information we are holding?

By calling number listed at the top of this document and providing enough information to allow us to identify you, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate.

You may complain to us about a breach of the Australian Privacy Principles by writing to our address listed on our website. We will review your complaint and notify you within 48 hours of outcomes of such review.

Promotional communications

If you are a customer or a potential customer, from time to time we may contact you with information about products and services offered by us, which we think may be of interest to you. When we contact you it may be by mail, telephone, email or SMS.

You may opt out of receiving promotional communications from us by using the unsubscribe link within each email or emailing us to have your contact information removed from our promotional email list or registration database. Although opt-out requests are usually processed immediately, please allow ten (10) business days for a removal request to be processed. Even after you opt out from receiving promotional messages from us, you will continue to receive messages from us regarding our services.

Internet site

Our website may at times contain links to other websites whose operator may or may not adhere to a privacy policy or be governed by the Australian Privacy Principles.

Your consent

By asking us to provide you with our services, you consent to the collection, use and disclosures to overseas recipients of the personal information you have provided to us for the purposes described above.