

## Privacy Policy

### Introduction

This privacy policy sets out how we deal with personal information.

### Who are we?

'We', 'us' and 'our' refer to **All Business Accounting & Tax Pty Ltd** (ACN 164 182 825) trading as Consolidated Accountants & Finance Brokers, and **Matthew Kren**, Credit Representative Number 479795 of Australian Credit Licence Number 384704.

### Our commitment to protect your privacy

We understand that the details you provide us are private and personal so it is important that you feel secure whenever you deal with us.

We are committed to complying with the *Privacy Act 1988* (Cth) (Privacy Act) in relation to all personal information we collect.

It is also important that you understand that to represent you we must obtain your personal information and manner in which we may use your details. Therefore our policies relating to personal information are designed to ensure that you are fully protected under Australian privacy laws and the Australian Privacy Principles for the protection of personal information.

### Personal information

When we refer to **personal information** we mean information from which your identity is reasonably apparent. This information may include **sensitive information** or an opinion about you.

The personal information we hold about you may also include credit information. **Credit information** is information which is used to assess your eligibility to be provided with finance and may include any finance that you have outstanding, your repayment history in respect of those loans, and any defaults. Usually, credit information is exchanged between credit and finance providers and credit reporting bodies.

The kinds of personal information we may collect about you may include but is not limited to your name, date of birth, address, account details, occupation, financial details, tax file number (see more on government identifiers below), prior taxation returns, and any other information we made need to identify you.

If you are applying for finance we may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you apply for any insurance product through us we may also collect your health information. We will only collect health information from you with your consent.

### Why we collect your personal information

The purpose for which information is collected varies, depending on the particular service being requested and/or provided, but is generally to provide accounting, business advisory, taxation, and credit assistance services to you, including for the purposes of assessing your application for finance and managing that finance.

We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time we may offer you other products and services.

To enable us to maintain a successful relationship with you, we may disclose your personal information to other organisations that provide products or services used or marketed by us. We may also disclose your personal information to any other organisation that may have or is considering having an interest in your finance, or in our business.

## How we collect your personal information?

Where reasonable and practical we will collect your personal information directly from you. We may also collect your personal information from:

- Government bodies such as the Australian Taxation Office (ATO);
- Your other representatives and advisers including from referral, such as Accountants, Lawyers, Financial Planners and Insurance Advisers;
- Direct marketing (more information provided below) and business development events. You may opt out at any time by notifying us; and
- From paid search providers including credit reporting providers.

## How we disclose and use your personal information

We may disclose your personal information:

- to prospective funders or other intermediaries in relation to your finance requirements;
- to other organisations that are involved in managing or administering your finance such as third-party suppliers, printing and postal services, call centres;
- to associated businesses that may want to market products to you;
- to companies that provide information and infrastructure systems to us;
- to anybody who represents you, such as finance brokers, lawyers and accountants;
- to anyone, where you have provided us consent;
- where we are required to do so by law, such as under the *Anti-Money or Laundering and Courter Terrorism Financing Act 2006* (Cth);
- where we are required to do so by government bodies such as the Australian Taxation Office (ATO), Australian Government Department of Human Services (Centrelink), or Australian Securities and Investment Commission (ASIC);
- to investors, agents or advisers, or any entity that has an interest in our business; or
- to your employer, referees or identity verification services.

Prior to disclosing any of your personal information to another person or organisation, we will take all reasonable steps to satisfy ourselves that you have consented to us making the disclosure.

We may use cloud storage to store the personal information we hold about you. The cloud storage and the IT servers may be located outside Australia.

We may disclose your personal information to overseas entities that provide support functions to us. When we do that, we will only provide those third parties with such information about you as they need to perform those services. You may obtain more information about these entities by contacting us.

## Direct marketing

From time to time we may use your personal information to provide you with current information about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company with whom we are associated.

If you do not wish to receive marketing information, you may at any time decline to receive such information by writing to us at [info@consolidatedafb.com.au](mailto:info@consolidatedafb.com.au). If the direct marketing is by email you may also use the unsubscribe function which takes immediate effect for such client database mass e-mail marketing communications. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

### **Updating your personal information**

It is important to us that the personal information we hold about you is accurate and up to date. During the course of our relationship with you we may ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to ensure the information we hold about you is accurate or complete.

### **Access to and correction of your personal information**

We will provide you with access to the personal information we hold about you. You may request access to any of the personal information we hold about you at any time.

We may charge a reasonable fee for our costs of retrieving and supplying the information to you.

Depending on the type of request that you make we may respond to your request immediately, otherwise we usually respond to you within seven days of receiving your request. We may need to contact other entities to properly investigate your request.

There may be situations where we are not required to provide you with access to your personal information, for example, if the information relates to existing or anticipated legal proceedings, or if your request is vexatious.

An explanation will be provided to you if we deny you access to the personal information we hold about you.

If any of the personal information we hold about you is incorrect, inaccurate or out of date you may request that we correct the information. If appropriate we will correct the personal information. At the time of the request, otherwise, we will provide an initial response to you within seven days of receiving your request. Where reasonable, and after our investigation, we will provide you with details about whether we have corrected the personal information within 30 days. We may need to consult with other entities as part of our investigation.

If we refuse to correct personal information we will provide you with our reasons for not correcting the information.

### **Using government identifiers**

If we collect government identifiers, such as your tax file number, we will never use a government identifier in order to identify you.

### **Business without identifying you**

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where it is lawful and practicable to do so, we will offer you the opportunity of doing business with us without providing us with personal information, for example, if you make general inquiries about interest rates or current promotional offers.

## Sensitive information

We will only collect sensitive information about you with your consent. Sensitive information is personal information that includes information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional associations or trade unions, sexual preferences, criminal record, or health.

## How safe and secure is your personal information that we hold?

We will take reasonable steps to protect your personal information by storing it in a secure environment. We may store your personal information in paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

## Complaints

If you are dissatisfied with how we have dealt with your personal information, or you have a complaint about our compliance with the Privacy Act, please ensure you follow our process by firstly making your complaint in writing to: The Managing Director

Consolidated Accountants & Finance Brokers

PO Box 357

Kenmore QLD 4069

Or email at: [info@consolidatedafb.com.au](mailto:info@consolidatedafb.com.au).

We will acknowledge your complaint within seven days. We will provide you with a decision on your complaint within 30 days.

If the complaint refers to our credit assistance services and an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** 1800 931 678 (free call)

**In writing to:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

## Further information

You may request further information about the way we manage your personal information by contacting us.

## Change in our privacy policy

We are constantly reviewing all of our policies and attempt to keep up to date with market expectations. Technology is constantly changing, as is the law and market place practices. As a consequence we may change this privacy policy from time to time or as the need arises. You may request this privacy policy in an alternative form.

This Privacy Policy was last updated on 28 December 2018.