

Privacy Policy

This Privacy Policy covers Sanders SMSF Advice Pty Ltd ABN 58 611 395 316 and Sanders Accountants ABN 20 912 623 605 (the **Group**).

In this Privacy Policy, "**us**", "**we**" or "**our**" means each member of the Group.

We understand that the privacy of your credit information is important to you. This Privacy Policy explains how we handle your credit information.

By providing your credit information to us, you consent to us collecting, using and disclosing your credit information in accordance with this Privacy Policy.

We may change this Privacy Policy from time to time by publishing changes to it on our website. Please check our website regularly to ensure that you are aware of any changes to this Privacy Policy.

What is credit information?

Credit information is personal information that is collected in connection with a credit application. For example, this may include ID information, default information or repayment history information.

What credit information do we collect?

The information we may collect from you and hold includes:

- Identity information – including your name, address (postal or email), date of birth, telephone numbers, information about your dependents or family members.
- Financial details – including your tax file number and other information about your financial affairs.
- Other credit information such as details of any payment default in any of your interactions with us.

We may collect these types of information either directly from you or from third parties. We may collect information when you:

- use our website;
- communicate with us through phone calls, correspondence, email or when you share information with us from other social applications, services or websites; or
- fill out a form with us (including electronically).

We may collect information about you from others such as:

- Agents; or
- Brokers.
- Spouse or other family as authorised
- Power of Attorney

Why do we collect, use and disclose credit information?

We may collect, hold, use and disclose your credit information for the following purposes:

- to provide you with our products and services, including advice;
- to send you service, support and administrative messages, reminders, technical notices, updates, security alerts, and information requested by you;
- to comply with our legal obligations, resolve any disputes that we may have with any of our users, and enforce our agreements with third parties; and
- for any purpose related to the above.

If you do not provide us with the credit information we request, we may not be able to provide you with the services you have requested.

To whom do we disclose your credit information?

We may disclose credit information for the purposes described in this Privacy Policy to:

- members within the Group;
- third party suppliers and service providers (including providers for the operation of our websites and/or our business (including cloud service providers) or in connection with providing our products and services to you);
- payment systems operators;
- anyone to whom our assets or businesses (or any part of them) are transferred;
- specific third parties authorised by you to receive information held by us; and/or
- other persons, including government agencies, regulatory bodies and law enforcement agencies, or as required, authorised or permitted by law.

Do we disclose credit information outside Australia?

We may disclose credit information outside of Australia to cloud service providers, storage providers and accounting software providers.

We will take reasonable steps to ensure that any overseas recipient will deal with such credit information in a way that is consistent with the Privacy Act.

Using our website and cookies

We may collect information about you when you use and access our website.

While we do not use browsing information to identify you personally, we may record certain information about your use of our website, such as which pages you visit, the time and date of your visit and the internet protocol address assigned to your computer.

We may also use 'cookies' or other similar tracking technologies on our website that help us track your website usage and remember your preferences. Cookies are small files that store information on your computer, TV, mobile phone or other device. They enable the entity that put the cookie on your

device to recognise you across different websites, services, devices and/or browsing sessions. You can disable cookies through your internet browser but our websites may not work as intended for you if you do so.

How do we keep your information safe?

We may hold your credit information in either electronic or hard copy form. We take reasonable steps to protect your information from misuse, interference and loss, as well as unauthorised access, modification or disclosure and we use a number of physical, administrative, personnel and technical measures to protect your credit information. For example we:

- train our staff about how to keep your information safe and secure;
- have firewalls, intrusion detection and virus scanning tools to stop viruses and unauthorised access to our systems;
- have building security measures in place;
- destroy and de-identify data when it is no longer required.

However, we cannot guarantee the security of your information.

Links

Our website may contain links to websites operated by third parties. Those links are provided for convenience and may not remain current or be maintained. Unless expressly stated otherwise, we are not responsible for the privacy practices of, or any content on, those linked websites, and have no control over or rights in those linked websites. The privacy policies that apply to those other websites may differ substantially from our Privacy Policy, so we encourage individuals to read them before using those websites.

Accessing or correcting your information

You can access the credit information we hold about you by contacting us using the information below. Sometimes, we may not be able to provide you with access to all of your information and, where this is the case, we will tell you why. We may also need to verify your identity when you request your information.

If you think that any information we hold about you is inaccurate, please contact us and we will take reasonable steps to ensure that it is corrected.

Do we disclose information to credit reporting bodies?

We do not disclose any of your credit information to credit reporting bodies including for the purpose of requesting a credit check on you.

Making a complaint

If you think we have breached the Privacy Act, or you wish to make a complaint about the way we have handled your credit information, you can contact us using the details set out below. Please include your name, email address and/or telephone number and clearly describe your complaint. We will acknowledge your complaint and respond to you regarding your complaint within a reasonable period of time. If you think that we have failed to resolve the complaint satisfactorily, we will provide you with information about the further steps you can take.

If you are not satisfied with how we have dealt with your complaint you can contact the Office of the Australian Information Commissioner using any of the following details:

GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992
www.oaic.gov.au

Contact Us

For further information about our Privacy Policy or practices, or to access or correct your information, or make a complaint, please contact us using the details set out below:

Privacy Officer
A: Shop 5, 457 Glynburn Road
Leabrook SA 5068
T: +61 8 8364 2363
E: admin@sandersaccountants.com.au

Effective: January 2018