

## Privacy Policy

This Privacy Policy sets out the approach which SEFA Partnerships will take in relation to its collection and treatment of personal and sensitive information. It includes information on how SEFA Partnerships collects, uses, discloses and keeps secure, individuals' personal and sensitive Information.

This policy is in accordance with the Privacy Act and the Australian Privacy Principles ('APPs') and the Credit Reporting Privacy Code ('CR Code'). You can find out more information on the APP's [here](#) and the CR Code [here](#).

SEFA Partnerships will only collect personal or sensitive information where that information is necessary for SEFA Partnerships to perform one or more of its functions or activities.

### What information will we collect?

We will only collect personal information that is necessary for us to carry out our business relationship with you. This may include:

- information that identifies you, such as your name, address, contact details, your date of birth
- information about your organisation including financial position, income, expenses, savings and lending history
- information about your personal financial position if it is relevant to the service we are providing you
- credit reports from credit reporting bodies if relevant
- opinions from banks about your organisation's creditworthiness
- information about your intended use of our service.

SEFA Partnerships will not collect, use or disclose sensitive information about you unless we need the information for one of our functions or activities and we have your consent (or we are legally required to do so).

### How will we use this information?

We will always disclose to you why we are collecting this information when we ask for it.

We may use the information to:

- check whether you are eligible for the service you are enquiring about
- provide you with the product or service
- help manage the product or service, for instance:
  - when you make a query about it
  - when we want to contact you about changes to it.

We may use personal information for other reasons, including:

- telling you about services or events that we think may interest you
- helping us to run our business. This will include using information for:
  - accounting, risk management, record keeping, archiving, systems development and testing
  - developing new products and services
  - undertaking planning, research and statistical analysis.

We may also ask for your personal information because we are required to collect it for legal reasons.

For example, legislation such as the Anti-Money Laundering and Counter-Terrorism Financing Act. In this instance we will be asking for information to check your identity (e.g. your driver's licence, birth certificate or passport).

When SEFA partnerships receives unsolicited private information we will apply the same APP's as for solicited information. We will assess whether it would have been reasonable for us to ask for this information and notify the sender of this privacy policy.

## **How will we collect this information?**

We will always try and collect this information from you directly or via a contact form on our website, but there may be instances when we have to go to a third party. This may be

- other credit providers
- publicly available sources of information (such as websites)
- your representative (such as a legal adviser)
- third-party brokers (such as insurance brokers and mortgage brokers)
- credit reporting agencies
- government agencies (such as the Land Titles Office).

## **Will we share this information?**

We may have to disclose some of this information with some other parties

- Banks.
- Our accountants, auditors or lawyers

We aim to limit the information we give these organisations to what they need to perform their services for us or provide our services to you.

We will not disclose your personal information to overseas organisations without your permission.

## **Can you access your personal information?**

You can always ask to access the personal information. You can do this by contacting our office. You can ask to have your information updated if some of the details have changed.

We may not be able to give you access to all of the personal information collected about you. For instance, we may not be able to give you access to information that:

- would reveal personal information about another person
- would reveal a commercially sensitive decision-making process

## **Security of your personal information**

Your personal information is only accessed by those personnel that need it to carry out their job in relation to the service you have requested. All staff are trained on handling this information sensitively and confidentially.

All information, whether hard or soft copy, is stored in locked or password protected environments, to ensure that your personal information is stored securely.

Complaints about a breach of the APP's

If you have a complaint about how we are handling your personal information, you can contact us at [info@sefapartnerships.org.au](mailto:info@sefapartnerships.org.au) and we will respond within 10 working days. If you feel your complaint has not been handled fairly or reasonably you may also take your complaint to the Office of the Australian Information Commissioner on 1300 363 992 or [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

## **Contact us**

If you have any further queries about how we collect, use and store your personal information, please do not hesitate to contact us.

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