

<insert company logo>

TEMPLATE PRIVACY POLICY

At <insert full name of your organisation>, we are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth). This Policy describes our policies and practices for collecting, handling, storing, using and disclosing personal information. It also deals with how you can complain about a breach of the privacy laws, access the personal information we hold about you and have that information corrected (where necessary).

What personal information do we collect and hold?

When we <insert details of the services you provide to clients>, we ask you for the information we need to <insert information about why you collect personal information>. We collect your information through our <describe the ways in which information is collected e.g. client application forms, website enquiry forms and when we speak to you by telephone>. This can include a broad range of information from your name, address, contact details and age to information about your personal affairs including <insert a description of any other categories of information that you collect>.

[USER NOTE: Delete if you do not collect information from third parties] We may also collect your information from third parties such as <insert the types of third parties from who you collect information e.g. your bank, mortgage provider and family doctor>.

[OPTIONAL- Delete if you do not collect sensitive information - see the Privacy Procedures for a definition] We only collect sensitive information such as <describe the types of sensitive information you collect e.g. information about your race or health> with your agreement and it is necessary for us to do so to <describe specific services for which you need this information>.

How do we use your information?

We use your personal information to <describe the main purposes for which you collect, hold and use personal information e.g. to understand your financial situation, formulate our professional advice and assist you to apply for relevant products>.

We also use your personal information to manage your ongoing requirements and our relationship with you, e.g. <insert information about other activities you perform>. This includes contacting you by mail or electronically (unless you tell us you do not wish to receive electronic communications).

[OPTIONAL- Delete if you will not direct market] From time to time we will use your contact details to send you offers, updates, articles, newsletters or other information about products and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to do so.

<insert company logo>

TEMPLATE PRIVACY PROCEDURES

BACKGROUND AND OBJECTIVES

The *Privacy Act 1988* (Cth) and the *Australian Privacy Principles* protect personal information which belongs to individuals by placing restrictions on how that information can be collected, handled, used and disclosed. Almost all individuals, companies, partnerships, unincorporated associations and trusts who collect and use personal information are bound by the main requirements of the privacy laws.

Follow our Privacy Policy and these Privacy Procedures when collecting and using personal information.

PRIVACY OFFICER

Our Privacy Officer is <insert name>. He/she is responsible for ensuring that we comply with our Privacy Policy and these Privacy Procedures. Consult the Privacy Officer if you have any privacy related concerns or questions.

WHAT IS PERSONAL INFORMATION?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. It does not matter whether it is true or whether it is oral or in writing.

In effect, it is information or an opinion that can identify a person, for example, their name, physical description, address, date of birth, sex, phone number, email address, driver's licence number and information about their employer / place of work, salary and employment, business activities, investments, assets and liabilities – or any combination of these.

Sensitive personal information is information or an opinion about a person's racial or ethnic origin, political opinions, membership of a political, trade or professional association or a trade union, religious or philosophical beliefs or affiliations, sexual preferences, criminal record or health information (including biometric and genetic information).

Additional obligations apply to the collection, use and disclosure of sensitive information.

OPEN AND TRANSPARENT MANAGEMENT OF PERSONAL INFORMATION

Personal information must be managed in an open and transparent way. This requires us to:

- Implement practices, procedures and systems to ensure compliance with privacy laws and appropriately handle any enquires or complaints about privacy;
- Have a clear and up to date Privacy Policy that documents the way we manage personal information, including:
 - The kinds of information we collect;
 - How we collect and hold it;
 - The purposes for which we collect, hold, use and disclose it;
 - How people can access and correct the information we hold about them;
 - How people can make a privacy related complaint and how we deal with such complaints; and
 - Whether we are likely to disclose information to overseas recipients and if so, where they will be located;
- Report serious breaches of the privacy laws to the Office of the Australian Information Commissioner (**OAIC**) and any affected individuals.

Our Privacy Policy outlines how we manage our privacy obligations. Our Privacy Policy is available free of charge **[USER NOTE: Delete if you do not have a website] on our website and** in paper or electronic form to anyone who asks for it. Provide a copy of the Privacy Policy to anyone who asks for it by either giving them a copy, **[USER NOTE: Delete if you do not have a website] directing them to our website** or sending it to them by post or email.

The Fold's Product Licence Terms and Conditions are available from our website at: <http://www.thefoldlegal.com.au/product-licence-terms-conditions>.