

## **AMG Accountants + Advisors Privacy Policy**

### **1. Purpose of this Policy**

AMG Accountants + Advisors (and its Related Entities and Related Bodies Corporate, as defined under the *Corporations Act 2001* (Cth)) (**AMG**) is committed to protecting the privacy of personal information obtained through its operations as a professional services firm. AMG is bound by the *Privacy Act 1988* (Cth) (**Privacy Act**), including the Australian Privacy Principles (**APPs**), and any relevant privacy code registered under the Privacy Act.

The purpose of this policy is to generally inform people of:

- how and when we collect personal information and personal data;
- how we use and disclose personal information and personal data;
- how we keep personal information and personal data secure, accurate and up-to-date;
- how an individual can access and correct their personal information and personal data; and
- how we will facilitate or resolve a privacy complaint.

### **2. Policy Statement**

The 13 Australian Privacy Principles apply to personal information, that is, information or an opinion (whether true or not) relating to an identified individual or which can be used to reasonably identify that individual. Please note that information about companies is not personal information. However, the principles will apply to an individual who is carrying on a business as a sole trader.

### **3. The kinds of personal information we collect and hold**

AMG may collect personal information for the following purposes: Enquiries from clients; provision of audit services, taxation and business advisory services, corporate finance, insolvency, financial planning and other similar business activities; credit information; marketing services and human resources. AMG also collects personal information that is reasonably necessary for, or directly related to those purposes.

The specific types of personal information AMG may collect and hold includes the following:

- name;
- company name;
- residency;
- date of birth;
- place of birth (city, state, country etc)
- country of residence;
- job title and employer;
- Tax File Number;
- Employee record information;
- CV, resume or application related behaviour
- contact details such as business address, residential address, postal address, email address, phone numbers;
- title;
- nature of business;
- bank account and credit or debit card details;
- advice received from the client or prospective client that may contain additional personal information, such as family relationships and other business-related connections;
- qualifications, memberships and other accreditations;
- financial records;

- racial or ethnic background, political or religious beliefs; and
- online interactions with our website, publications, alerts and social media activity.

As set out below, AMG may also collect certain information that is not directly and specifically provided by third parties, such as an IP address, browsing pattern on the site, click stream, and the status of cookies placed on a computer. AMG does not collect any personal information other than information reasonably necessary for, or directly relating to, the primary purpose for which AMG has been engaged or may be engaged, or its other functions and activities.

#### **4. How we collect personal information**

As much as possible, AMG only collects personal information that has been directly provided to us by our clients or prospective clients, associates of clients, our suppliers or potential suppliers, our employees or potential employees, or is otherwise available in the public domain where this information will assist us with the provision of services to our current and prospective clients. Information may have been provided verbally or in writing (including by email or through web forms).

AMG may from time to time collect personal information from alternative sources. Some examples of these alternative collection events are:

- concerning an associate of a client or a prospective client (e.g. a spouse or a child) where it is considered unreasonable or impracticable to seek this same information directly from the associate;
- when we collect personal information about you from third parties;
- when we collect personal information about you from a referee provided by you on an application made with us;
- when we collect information from you in order to provide you with services, a quote for services or our invoices in relation to services rendered;
- when we collect personal information about you when you register to attend or attend an event; or
- when we collect personal information about you from publicly available sources including but not limited to, court judgments, directorship and bankruptcy searches, Australia Post, White Pages directory, and social media platforms (such as LinkedIn, Facebook, Twitter, Google, Instagram etc.).

Also, our website may use cookies to identify site users and their interests and to track usage of the site. Cookies are small pieces of text stored on a computer that help us to know which browser the operator is using, where they have been on the site and any web sites to which they may link in order to use some of our features. By acceptance of our cookie, the user will be permitted access to certain pages of the site without having to log in each time they visit. A user who does not accept the cookie from the site may not be able to access certain areas of the site.

We may also log IP addresses, or the location of computers on the internet to help diagnose problems with our server and to administer the site. If the user prefers not to accept a cookie, they can set their web browser to warn them before accepting any cookies. Alternatively, they can refuse all cookies by turning them off in their web browser.

If AMG collect details about you from someone else, we will whenever reasonably possible, make you aware that we have done this and why, unless special circumstances apply, including as described in this clause below. In general, we will not tell you when we collect personal information about you in the following circumstances:

- where information is collected from our share registry provider;
- where information is collected from any personal referee you have listed on any application form (including any employment application) with AMG;
- where information is collected from publicly available sources including but not limited to, *Freedom of Information Act 1982* (Cth), searches, court judgements, directorship and bankruptcy searches, social media platforms (such as Facebook, Twitter, Google, Instagram etc.); or
- as otherwise required or authorised by law.

## **Unsolicited Information**

In the event AMG collects personal information from you, or a third party, in circumstances where we have not requested or solicited that information (known as unsolicited information), and it is determined by AMG (in its absolute discretion) that the personal information is not required, we will destroy the information or ensure that the information is de-identified.

In the event that the unsolicited personal information collected is in relation to potential future employment with AMG, such as your CV, resume or candidacy related information, and it is determined by AMG (in its absolute discretion) that it may consider you for potential future employment, AMG may keep the personal information on its human resource records.

## **5. How we use your personal information**

AMG may at times use and disclose personal information about an individual for the “primary purpose” of collection (i.e. the dominant or fundamental purpose for which that information is collected).

As well as abovementioned purposes, that “primary purpose” includes facilitating our internal business processes, communicating with clients, prospective clients and other external parties, providing ongoing marketing information about our products and services, complying with our legal obligations and dealing with enquiries and complaints.

In certain circumstances, the law may permit or require us to use or disclose personal information for other purposes (for instance where a client would reasonably expect us to and the purpose is related to the purpose of collection).

For tax clients, tax file numbers:

- can be collected by tax agents and accountants;
- can be used only to conduct client’s affairs; and
- can be disclosed only to client and the Australian Tax Office.

## **Sensitive information**

Sensitive information is a subset of personal information. It means information or opinion about an individual’s racial or ethnic origin, political opinions, membership of a political organisation, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual orientation or practices, criminal record, health information about an individual, genetic information, biometric information that is to be used for the purpose of automated biometric verification or biometric identification or biometric templates.

Our policy is that we attempt not to collect sensitive information about our clients or prospective clients, however that may not always be possible. If any of our clients or prospective clients elects to provide us with any sensitive personal information, we will take all reasonable steps to ensure that the sensitive information is securely protected.

In the event we propose to use such personal information other than for the reasons set out in this policy, we will first notify you or seek your consent prior to such use.

## **6. Disclosure of personal information**

AMG will ordinarily make the following disclosures of your personal information where it is necessary to support the delivery of the client services or other related activities:

- third party service providers utilised in connection with any administrative matters;

- service providers (including IT service providers and consultants) who assist AMG in providing or marketing our services;
- related entities and related bodies corporate of AMG;
- third parties in connection with the sale of any part of AMG's business;
- our contractors and agents;
- superannuation details to a fund administrator;
- Tax File Number Declaration to the Australian Taxation Office;
- where AMG is required by law to provide personal information so that AMG complies with court orders, subpoenas or other legislation that requires us to provide personal information (for example, a garnishee order).
- your superannuation company; and
- the Australian Taxation Office.

We may also provide a client's or prospective client's personal information to credit reporting bodies and other credit providers.

We may also use or disclose your personal information and in doing so we are not required to seek your additional consent:

- when it is disclosed or used for a purpose related to the primary purposes of collection detailed above and you would reasonably expect your personal information to be used or disclosed for such a purpose;
- if we reasonably believe that the use or disclosure is necessary to lessen or prevent a serious or imminent threat to an individual's life, health or safety or to lessen or prevent a threat to public health or safety;
- if we have reason to suspect that unlawful activity has been, or is being, engaged in; or
- if it is required or authorised by law.

Should it be necessary for AMG to forward personal information to third parties outside the firm, we will make every effort to ensure that the confidentiality of the information is protected.

In the event we propose to disclose such personal information other than for the reasons set out in this policy, we will first notify you or seek your consent prior to such disclosure.

If you have received communications from us and you no longer wish to receive those sorts of communications, you should contact us and we will ensure the relevant communications cease.

### **Overseas disclosures**

The nature of our business activities may require that personal information be disclosed to overseas recipients in order to provide the services contemplated under the terms of our engagement or prospective engagement. The location of any overseas recipients of this information will depend upon the nature of the client assignment being conducted or contemplated.

As we use service providers and platforms which can be accessed from various countries via an Internet connection, it is not always practicable to know where your information may be held. If your information is stored in this way, disclosures may occur outside of Australia.

In addition, we may use overseas IT services (including software, platforms and infrastructure), such as data storage facilities or other IT infrastructure. In such cases, we may own or control such overseas infrastructure or we may have entered into contractual arrangements with third party service providers to assist AMG with providing our products and services to you.

By submitting your personal information to AMG, you expressly agree and consent to the disclosure, transfer, storing or processing of your personal information outside of Australia. In providing this consent, you understand and acknowledge that countries outside Australia do not always have the same privacy protection obligations as Australia in relation to personal information.

The *Privacy Act 1988* requires us to take such steps as are reasonable in the circumstances to ensure that any recipients of your personal information outside of Australia do not breach the privacy principles contained within the *Privacy Act 1988*. By providing your consent, under the *Privacy Act 1988*, AMG is not required to take such steps as may be reasonable in the circumstances. However, despite this, we acknowledge the importance of protecting personal information and have taken reasonable steps to ensure that your information is used by third parties securely and in accordance with the terms of this Privacy Policy.

If you do not agree to the disclosure of your personal information outside Australia by AMG, you should (after being informed of the cross-border disclosure) tell AMG that you do not consent. To do this, either elect not to submit the personal information to AMG after being reasonably informed in a collection notification, or please contact us.

## **7. Direct marketing**

You give your express and informed consent to us using your personal information set out in Section 3 where that information relates to the provision of services to you or marketing activities to provide you with information and to tell you about our products, services or events or any other direct marketing activity (including third party products, services, and events) which we consider may be of interest to you, whether by post, email, SMS, messaging applications and telephone (Direct Marketing Communications).

If you have provided inferred or implied consent (e.g. not opting out where an opt-out opportunity has been provided to you) or if it is within your reasonable expectation that we send you Direct Marketing Communications given the transaction or communication you have had with us, then we may also use your personal information for the purpose of sending you Direct Marketing Communications which we consider may be of interest to you.

If at any time you do not wish to receive any further Direct Marketing Communication, you may ask us not to send those to you or disclose your information to other organisations for that purpose by using the “unsubscribe” facility in the Direct Marketing Communications.

## **8. Credit information**

The Privacy Act 1988 (Cth) contains provisions regarding the use and disclosure of credit information, which applies in relation to the provision of both consumer credit and commercial credit.

As we do not provide terms of payment of accounts which are greater than 7 days, we are not considered a credit provider under the Privacy Act (in relation to the payment of your account with us).

We use credit related information for the purpose set out in Section 3 above. We will store credit information you provide us or we obtain about you in accordance with section 9 of this Privacy Policy.

## **9. How we store your personal information**

Once we collect your personal information, we will either hold it securely and store it on infrastructure owned or controlled by us or with a third party service provider who have taken reasonable steps to ensure they comply with the Privacy Act.

AMG will take all reasonable steps to protect against the loss, misuse and/or alteration of the information under its control, and that the information it holds is accurate, complete and up to date including through appropriate physical and electronic security strategies.

Only authorised AMG personnel are provided access to personal information, and these employees are required to treat this information as confidential. We may need to maintain records for a significant period of time. However, when we consider information is no longer needed, we will destroy or permanently de-identify these records.

Our policy is that all electronic records are only stored within Australia whenever this is commercially feasible.

However, on occasion, a limited number of specialist software applications may involve the storage of personal data at an overseas location where a suitable alternative is not available. In limited circumstances, we may disclose some information to jurisdictions outside of Australia as outlined in Section 6 of this policy.

AMG will only store data with an external provider if a technical assessment of a service provider's security protocols is considered to meet or exceed the level of security that AMG could apply if the electronic data were to be stored in AMG's own in-house systems and where we are satisfied that AMG is able to meet its commitments under Australian Privacy Legislation.

## **10. Accuracy of personal information**

AMG will take all reasonable steps to make sure that any personal information collected, used or disclosed is accurate, complete and up to date. As the accuracy of personal information largely depends on the information that you provide to us, we request that you advise us of any errors in or updates require to your personal information. If you believe that the information we hold about you is inaccurate or out of date, they may contact our office and we will update the relevant information accordingly.

## **11. Access to personal information**

Under the Australian Privacy Principles, you have the right to request access to any personal information that we may hold about you and to advise us if the information should be corrected. The Australian Privacy Principles set out the circumstances when we can refuse those requests. If we do refuse your request, we will provide you with a written notice that sets out the reasons (unless it would be unreasonable to provide them to you).

Subject to our right to refuse access, AMG will provide you with a report that lists any personal information that we may hold about you.

Our policy is to provide written acknowledgement of our receipt of any request for access to personal information or a request for correction of personal information within 7 days of the request being received. We will then provide a written response within 30 days of our receipt of the request.

If you would prefer to submit a privacy request using a pseudonym or otherwise keep your identity secret, AMG will do its best to support that request if it is feasible to do so under the circumstances.

## **12. Complaints**

AMG has effective systems and processes in place to resolve privacy complaints. All complaints will be resolved within 30 calendar days of receipt, unless you have agreed to a longer timeframe in writing.

You can make a complaint by contacting our office on 07 3839 8044. We will acknowledge your complaint within 1 business day of receipt, or as soon as reasonably practicable. We will then investigate the complaint and consult with any relevant third parties in order to appropriately resolve your complaint. All complaints will be recorded on the AMG Complaints Register, along with the actions taken to address and resolve these complaints.

In order to resolve a complaint, we:

- will liaise with you to identify and define the nature and cause of the complaint
- may request that you provide the details of the complaint in writing
- will keep you informed of the likely time within which we will respond to your complaint, and
- will inform you of the legislative basis (if any) of our decision in resolving such complaint.

If you wish to make an enquiry about your personal information at AMG, or want to update your registration information, please contact [admin@amgaccountants.com.au](mailto:admin@amgaccountants.com.au) or call 07 3839 8044.

### **13. Consent, modifications and updates**

This policy is a compliance document prescribed by law rather than a legal contract between two or more persons. However, certain contracts may incorporate all, or part, of this policy into the terms of that contract. In such instances, AMG may incorporate the terms of this policy such that:

- certain sections or paragraphs in this policy are incorporated into that contract, but in such a way that they do not give rise to contractual obligations onto AMG, but do create contractual obligations on the other party to the contract; and
- the consents provided in this policy become contractual terms provided by the other party to the contract.

By using our website, engaging us to provide you with services, where you have been provided with a copy of our policy or had a copy of our policy reasonably available to you, you acknowledge and agree that you:

- give the consents given by you in this policy; and
- have been informed of all of the matters in this policy.

We reserve the right to modify our policy as our business needs require. We will take reasonable steps to notify you of such changes (whether by direct communication or by posting a notice on our website). If you do not agree to our continued use of your personal information due to the changes in our policy, please cease providing us with your personal information and contact us.