

Privacy Policy

Our Commitment

At Scholar Accounting (“we”, “our” or “us”), we understand the importance of your privacy. Employees of Scholar Accounting are not bound by the Privacy Act but are committed to protecting your information.

Information We Collect and Hold

We are required under various legislation and codes of practice to collect and hold certain information in order to provide our range of accounting services. We may collect and hold the following kinds of personal information about individuals:

- o personal details, including name, address, contact details, date of birth, photo ID, marital status, dependents and employment details;
- o details of investments including amounts invested, investor numbers and bank account details;
- o insurance policy details including income protection;
- o taxation information including tax file numbers and sources of income;
- o Centrelink payment details;
- o any other information that is relevant to the services we provide.

We will not collect or hold personal information unless you or an authorised third party knowingly provide that information to us.

How We Collect Personal Information

We generally collect personal information directly from the individual. For example, personal information will be collected when an individual meets with one of our employees, sends us correspondence, or completes any forms.

Sometimes we may collect personal information from a third party, such as a financial institution or share registry.

Our ability to provide comprehensive and quality services is reliant on us obtaining certain personal information. If we do not receive the information we request, we may elect to

terminate our relationship with the individual as it may compromise our ability to provide complete, accurate and comprehensive services.

We do not allow individuals to deal with us anonymously or under a pseudonym. This is because it is impractical, and in some circumstances illegal, for us to deal with people who are not properly identified.

We collect information from our website when we receive emails from online forms. We may also use third parties to analyse traffic at that website, which may involve the use of cookies. Cookies allow us to track usage patterns so that we can measure the level of interest in various areas of our site. Information collected through such analysis is anonymous.

Unsolicited Personal Information

We may receive unsolicited personal information about our clients. If possible, we will return this information to the person who provided it. In all other cases, we destroy it, unless the personal information is relevant to our purposes.

About Whom Do We Collect Personal Information?

We may collect personal information about the following individuals:

- o clients;
- o potential clients;
- o service providers or suppliers;
- o prospective employees, employees and contractors; and
- o other third parties with whom we come into contact.

Use and Disclosure of Personal Information

To ensure our ongoing compliance with professional standards, laws and regulations, we collect and hold personal information for the following purposes:

- o the completion of documentation and forms;
- o the provision of other services to assist in meeting your requirements;
- o to comply with relevant laws, regulations and other legal obligations, including anti-money laundering legislation;
- o protection of our business and other clients from fraudulent or unlawful activity;
- o the protection of our business and to perform other management and administration tasks;

- to consider any concerns or complaints individuals may have;
- managing any legal actions involving us; and
- to help us improve the products and services offered to our clients.

We may use and disclose personal information for the primary purposes for which it is collected, for reasonably expected secondary purposes which are related to the primary purpose and in other circumstances authorised by law or yourself.

Sensitive information will be used and disclosed only for the purpose for which it was provided or a directly related secondary purpose, unless agreed otherwise, or where certain other limited circumstances apply (i.e. if required by law). Please note that if at any time we are required by law to release information about you or your organisation, we must cooperate fully.

We engage other people to perform services for us, which may involve that person handling personal information we hold. In these situations, we prohibit that person from using personal information about the individual except for the specific purpose for which we supply it. We prohibit that person from using your information for the purposes of direct marketing their products or services.

All third parties that have access to or use personal information collected and held by us must comply with this Privacy Policy. We will make relevant third parties aware of this Privacy Policy.

We are under an obligation to keep and maintain records of all tax agent services provided, either by us or on our behalf, for at least 5 years in accordance with our record keeping requirements.

Who Do We Disclose Personal Information To?

Third parties

We may disclose personal information to:

- a related body corporate;
- an agent, contractor or service provider we engage to carry out our functions and activities, such as lawyers, accountants, software providers or information technology support;
- brokers, agents and advisers and persons acting on your behalf. For example, guardians and persons holding power of attorney;

- Organisations involved in managing payments, including payment merchants and other financial institutions such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- organisations involved in a transfer or sale of all or part of our assets or business;
- anyone else whom the individual authorises us to disclose it.

If we collect personal information from these organisations and individuals we will deal with that information in accordance with this Policy.

Sending information overseas

We may be required to send your information overseas to service providers or other third parties; however we will not send personal information to recipients outside of Australia unless:

- we have taken reasonable steps to ensure that the recipient does not breach our Privacy Policy;
- the recipient is subject to an information privacy scheme similar to our Privacy Policy; or
- the individual has consented to the disclosure.

Under 16s and special needs

If you are under the age of 16 or have special needs, we may share your information with your parent or legal guardian or any person appointed to manage your affairs.

Direct Marketing

If you do not wish to receive direct marketing, you can notify us by using any of the contact methods outlined below.

Accessing, Updating and Correcting Your Information

We are committed to ensuring the personal information we collect, use and disclose is relevant, accurate and up to date. We encourage individuals to contact us in order to update any personal information we hold about them. If we correct any personal information that has previously been disclosed to another entity, we will notify the other entity within a reasonable period of the correction. Where we are satisfied information is inaccurate, we will take reasonable steps to correct the information within 30 days, unless the individual agrees otherwise.

We give you the following options for accessing and modifying information previously provided:

- You may gain access to information we have collected about you by contacting us via the contact details below. We will not charge you for responding to such a request, unless we incur costs in providing the information.
- Should you wish to correct or update any information previously provided to us, you can do so by using the contact details below. We do not charge a fee for correcting information.

At your request, we will make best efforts to provide your personal information to you within 30 days. We will require identity verification and specification of what information is required.

In certain circumstances we are allowed to refuse your request for information, or limit the access we provide. For example, we might not provide you access to commercially sensitive information. Whatever the outcome, we will write to you explaining our reason/s for the refusal.

Storage and Security

We recognise the importance of the security and privacy of personal information to clients. We will at all times seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access or modification or unauthorised disclosure. All Scholar Accounting employees must respect the confidentiality of the personal information we collect.

Personal information is generally held electronically in client files. All paper files are stored in a secure filing cabinet. Computer-based information is protected through the use of access passwords and password managers.

In the event a person ceases to be a client of this organisation, any personal information held will be maintained in a secure area or secure off-site storage facility for a period of at least seven years in order to comply with legislative and professional requirements, following which time the information will be destroyed.

Privacy Complaints

If you wish to complain about any breach or potential breach of this Privacy Policy, you should contact the person named below.

It is our policy to make our best effort to resolve promptly any complaint to your satisfaction. If you are unhappy with our response, you are entitled to contact the Office of the Australian Information Commissioner (OAIC) or CPA Australia. Contact details are as follows:

Director of Complaints
Office of the Australian Information Commissioner
GPO Box 5218, Sydney NSW 2001
1300 363 992
enquiries@oaic.gov.au

CPA Australia
1300 737 373

Contact Us

If you have any questions about this Privacy Policy, please contact:

Allison Scholar
PO Box 6722, Charnwood ACT 2615
0493 578 469
allison@scholaraccounting.com.au