

PRIVACY POLICY
WEB PRIVACY STATEMENT

Chelsea Planning & Consulting Pty Ltd t/as Credit Fix Solutions (from herein noted as CFS within this document) is committed to protecting and maintaining the privacy of your personal and health information in accordance with these terms.

The purpose of this statement is to advise visitors to CFS's website of the information collected when they visit, how this information may be used and whether or not it may be disclosed.

Further information on privacy management at CFS can be found in the Privacy Policy document which can be found here. The Privacy Policy outlines the company's responsibilities under the Privacy Act 1988 (Cth) (the Act) and the Health Records and Information Privacy Act 2002.

If you have any further questions with regard to this policy please contact the company's Privacy Office at info@creditfixsolutions.com.au

VISITING THE WEBSITE

INFORMATION AUTOMATICALLY LOGGED

CFS may record your server addresses, domain names, IP addresses, the date and time of visits to the site, as well as the pages accessed and any documents downloaded. This information is collected for statistical purposes only.

CFS will not attempt to identify individual visitors from this collected information, except in the unlikely event of an investigation, where it is required by law.

EXTERNAL LINKS FROM CFS WEBSITE

CFS is not responsible for the privacy practices, or content, of any external links connect from CFS's website. Links are provided for the purpose of convenience and link you to sites not controlled by CFS and the establishment of a link does not necessarily reflect CFS's endorsement of the content provided.

COLLECTION OF PERSONAL INFORMATION

Engaging with certain applications of this website may require you to provide information about yourself by submitting an online form. CFS will only request the information that it needs to complete the enquiry or service and includes:

- (a) your full name, date of birth and other personal information such as your gender; and
- (b) your contact information, such as your email address, a postal and residential address and telephone number(s).

Any information collected via CFS's website will be delivered to the appropriate staff member for action as required.

PURPOSE OF COLLECTION OF PERSONAL INFORMATION

We collect the personal information only to the extent that such information is reasonably necessary for, or directly related to, one or more of our Purposes. Our "**Purposes**" include (but are not limited to) the following functions and activities:

- (a) establish your identity and assess applications for products and services;
- (b) price and design our products and services;
- (c) administer our products and services;

- (d) manage our relationship with you;
- (e) administer, troubleshoot and monitor our products and services, and to maintain data security, including engaging third parties to facilitate our services;
- (f) manage our risks and help identify and investigate illegal activity, such as fraud;
- (g) send you statements and invoices and collect payments from you;
- (h) contact you, including sending you marketing communications (including newsletter subscriptions, and market research);
- (i) conduct and improve our businesses and improve the customer experience;
- (j) comply with any legal obligations we may have;
- (k) use the personal information in relation to any proceedings (whether commenced by you or against you and whether or not we are also a party to those proceedings); and
- (l) use the personal information in other ways where permitted by law.

Please be aware that it is impractical for us to deal with a customer and carry out any of the Purposes if the customer does not identify themselves sufficiently.

DISCLOSURE OF PERSONAL INFORMATION

Disclosure of Information within Australia

In order for us to carry out any one or more of the Purposes, it may be necessary for us to disclose your personal information and/or sensitive information to third parties:

- (a) who are engaged by us to provide services, or to undertake functions or activities on our behalf or who sign non-disclosure/confidentiality agreements (for example, staff, credit providers, credit reporting agencies);
- (b) who have been engaged by us to undertake administrative functions or activities, on our behalf. For example, processing payment information; and
- (c) where disclosure is required by external government agencies (including, for example, the Australian Taxation Office).

We must only use or disclose personal information for the Purposes for which it was collected. We must not use or disclose personal information for any other purpose (**a secondary purpose**) unless:

- (a) the relevant individual consents to that use or disclosure of the information;
- (b) the individual would reasonably expect us to use or disclose the information for the secondary purpose and the secondary purpose is related to one or more of the Purposes;
- (c) the use or disclosure of the information is required or authorised by or under an Australian Law; or
- (d) we reasonably believe that the use or disclosure of the information is reasonably necessary for one or more enforcement related activities conducted by an enforcement body.

DISCLOSURE OF INFORMATION OUTSIDE AUSTRALIA

Our firm does have business requirements relating to overseas parties and therefore is likely to be disclosing personal information to any overseas recipient. We may disclose personal information to overseas recipients where:

- (a) we have your consent;
- (b) the disclosure is required by law; or
- (c) the disclosure is reasonably necessary to assist a law enforcement agency.

By using our products and services, and accessing our websites, you are consenting to the storage of your data on a server outside Australia as outlined in this Policy.

STORAGE OF, AND ACCESS TO, PERSONAL INFORMATION

Storage and Security of Personal Information

CFS strives to provide an environment which ensures that personal information is stored in a secure and confidential manner in line with the Act. Personal information is stored in electronic format on a secure data base.

We store your personal information that we collect on servers located outside Australia. We reasonably believe our overseas IT service provider is subject to a law that affords protection of personal information that is substantially similar to the protection afforded under the Act and we can enforce such protection under the overseas law.

As outlined in CFS's Privacy Form, once signed and retained by CFS, information is protected from loss and unauthorised access or disclosure.

CFS will take such steps as are reasonable in the circumstances to protect the personal information from misuse, interference and loss, and from unauthorised access, modification or disclosure.

Certain areas or applications of CFS's website require a login name and password to ensure that the information is only displayed to the intended recipient. Users should ensure that their passwords are protected and cannot be accessed by others. Our systems encrypt this information to ensure protection.

In circumstances where the CFS is no longer actively working on a client's file(s) and no longer needs the information for any of its Purposes, those files are securely stored offsite for a period of seven (7) years using trusted third parties. Only authorised members of the CFS employees are permitted to visit CFS offsite storage facility.

Destruction of Personal Information

CFS destroys or permanently de-identifies personal information which is no longer needed for your purpose for which it was collected or for the purpose which it can be used pursuant to this privacy policy. Your personal information will be kept for seven (7) years unless we determine in our absolute discretion to destroy or de-identify your data earlier.

Access to, and Correction of, Personal Information

You have the right to request access to, and correction of, your personal information.

Our firm acknowledges clients may request access to their records. We require you to put this request in writing [in email to info@creditfixsolutions.com.au] and our practice will respond within a reasonable time. [30 days].

Our firm will take reasonable steps to correct your personal information where the information is not accurate or up-to- date. From time-to-time, we will ask you to verify your personal information held by our practice is correct and up-to- date. You may also request that we correct or update your information, and you should make such requests in writing to info@creditfixsolutions.com.au.

Despite the above paragraph, CFS is not required to give the individual access to personal information if any of the circumstances detailed in clause 12.3 of Schedule 1 of the Privacy Act 1988 (Cth) exist.

COOKIES

Temporary cookies are used by certain applications of CFS's website for authentication purposes, to improve security, or to provide specific content to users. A cookie places information on your hard disk so that the site can remember something about you at a later time.

You can alter your settings so that your browser can reject cookies or notify you when cookies are used. Not allowing all cookies may affect the function of, or your access to, certain CFS applications.

Cookies are also used by CFS website to supply CFS advertisements to a visitor, as they continue to browse on the internet after leaving the CFS site. (see *remarketing* below).

DIRECT MARKETING AND RESEARCH

When you opt-in to receive email and SMS updates about CFS, your personal information is collected and managed by CFS to provide direct marketing information on credit repair or other information which we think you may find interesting or will help you make decisions about your credit repair options.

From time to time, we may also use your personal information for market research purposes. We may contact you by email or phone to invite you to participate in market research activities to improve our services and marketing activities.

We may share your personal information with authorised service providers who perform services on our behalf (including data storage, direct marketing and market research) based on our instructions. If at any stage you no longer wish to receive marketing communications from CFS, you may choose to opt out / unsubscribe by following the instructions in our communications.

REMARKETING

Remarketing is used to connect with visitors, based on past interactions with the site. CFS may remarket information via third-party vendors, including Google. As per CFS's agreement with the vendor, this information is used for remarketing purposes only. Information on Google Privacy can be found here <http://www.google.com/policies/technologies/ads/>

You can choose to **opt out of customised Google Display Network advertisements**. To do so, please follow the link here <https://www.google.com/settings/u/0/ads/authenticated?hl=en>

STAFF EMAIL

CFS supplies email facilities to all staff through the providers Microsoft Outlook and Gmail. For further information on use of email by staff and students please email us at info@creditfixsolutions.com.au.

PUBLIC FORUMS

CFS's website hosts some interactive applications. Please be advised that any information disclosed in open online forums or on message boards becomes public information.

NOTIFIABLE DATA BREACHES

If there are reasonable grounds for us to believe that there has been an eligible data breach, and no exception under the Privacy Act 1988 (Cth) applies, then we will prepare a written statement including:

- (a) a description of the eligible data breach;
- (b) the kinds of information concerned;
- (c) recommendations about the steps that individuals should take in response to the eligible data breach;
- (d) If there is an eligible data breach of more than one entity, we will set out the details of those other entities in the manner described above;
- (e) We will provide this statement to the Office of the Australian Information Commissioner (**the Commissioner**); and
- (f) Where practical we will notify each of the individuals to whom the relevant information relates and individuals who are at significant risk from the eligible data breach. If it is not practical to contact you in this way, we may publish the statement on our websites.

EXCEPTIONS TO AN ELIGIBLE DATA BREACH

There are exceptions under the Privacy Act 1988 (Cth) which may not require us to notify individual/s of an eligible data breach. For example, where we have taken action before any serious harm occurs or before any unauthorised access or disclosure occurs, or where the Commissioner has declared that we are not required to give any notification.

CONTACT US

Should you have any queries about the Policy or the Principles, or if you wish to lodge a complaint about a potential breach of the Principles by us, please contact us in writing at info@creditfixsolutions.com.au.

We take complaints and concerns regarding privacy seriously. You should express any privacy concerns you may have in writing. We will then attempt to resolve it in accordance with our resolution procedure.

You may contact us regarding these concerns by mailing a letter to Credit Fix Solutions Level 15, 60 Station Street Parramatta NSW 2150, or via email to info@creditfixsolutions.com.au, or by phone to 02 8896 6256. Please allow 30 days for any complaint handling process to be resolved.

In the event you are unhappy with our response, you may lodge a formal complaint with the Australian Financial Complaints Authority (**AFCA**) by following their process which can be found [here](#).

AFCA has been recognised by the Australian Information Commissioner as an external dispute resolution (EDR) scheme under s 35A of the Act.

Our AFCA member number is 82962.

CHANGES TO THIS POLICY

We encourage you to check our Policy from time to time to ensure that you understand and agree with the changes that are made. If you do not agree with this Policy, then you should not access or use our websites or order our goods or use our services. We reserve the right to make amendments to this Policy from time to time in our absolute discretion.

The Policy may be updated from time to time by CFS as necessary.