



Privacy Policy

Introduction

Refundify Pty Ltd ("we", "our", "us") is committed to protecting the privacy of our clients and website visitors. This Privacy Policy outlines how we collect, use, disclose, and protect your personal information in accordance with the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth).

1. Collection of Personal Information

We collect personal information necessary to provide our debt management services. The types of personal information we may collect include:

- Contact Details: Name, address, email, phone number
- Financial Information: Income, expenses, debt details, bank account details
- Identification Information: Date of birth, driver's license number, passport number
- Other Information: Any other information you provide us that is relevant to the services we provide

We collect personal information directly from you through our website, via phone, email, or during consultations. We may also collect information from third parties with your consent.

2. Use of Personal Information

We use your personal information to:

- Provide and manage our debt management services
- Communicate with you regarding your account and our services
- Improve our services and website
- Comply with legal and regulatory obligations
- Conduct marketing activities (with your consent)

3. Disclosure of Personal Information

We may disclose your personal information to:

- Our employees, contractors, and service providers who need the information to perform their duties
- Financial institutions, credit reporting agencies, and debt collection agencies
- Legal, accounting, and other professional advisors
- Regulatory and government authorities as required by law

We do not sell, rent, or trade your personal information.

4. Security of Personal Information

We take reasonable steps to protect your personal information from misuse, interference, loss, unauthorized access, modification, or disclosure. These steps include:

- Using secure servers and encryption for data storage and transmission
- Implementing access controls and authentication measures
- Regularly reviewing our security practices and procedures

5. Access to and Correction of Personal Information

You have the right to request access to the personal information we hold about you. You can also request corrections to any inaccurate, out-of-date, or incomplete information. To make a request, please contact us using the details provided below. We will respond to your request within a reasonable time.

6. Use of Cookies and Analytics

Our website uses cookies and analytics tools to enhance your experience. Cookies are small files stored on your device that help us understand how you use our website. You can control cookie settings through your browser preferences. By using our website, you consent to our use of cookies and analytics.

7. Third-Party Links

Our website may contain links to third-party websites. We are not responsible for the privacy practices of these websites. We encourage you to read the privacy policies of any linked websites.

8. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or regulatory requirements. The latest version will be available on our website. We encourage you to review this policy periodically.

9. Contact Us

If you have any questions or concerns about this Privacy Policy or our handling of your personal information, please contact us at:

- Email: privacy@refundify.com.au

We take privacy complaints seriously and will respond to your complaint within a reasonable time. If you are not satisfied with our response, you may contact the Office of the Australian Information Commissioner (OAIC).

Refundify Pty Ltd
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Effective Date: 1st June 2024