Privacy Policy

Meritcorp Australia Pty Ltd is committed to providing quality services to you and this policy outlines our ongoing obligations to you in respect of how we manage your Personal Information in accordance with the State Government of Victoria. We have adopted the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (the Privacy Act). The NPPs govern the way in which we collect, use, disclose, store, secure and dispose of your Personal Information. A copy of the Australian Privacy Principles may be obtained from the website of The Office of the Australian Information Commissioner at www.aoic.gov.au

What is Personal Information and why do we collect it?

- 1. Personal Information is information or an opinion that identifies an individual. Examples of Personal Information we collect include names, addresses, email addresses, phone and facsimile numbers.
- 2. This Personal Information is obtained in various ways including correspondence by telephone, email, via our website www.meritcorp.com.au, or from your website, from media and publications, other public sources, cookies or third parties. We don't guarantee website links or policy of authorised third parties.
- 3. We may collect Personal Information for the primary purpose of providing our services to you, providing information to our clients.
- 4. When we collect Personal Information, we will, where appropriate and where possible, explain to you why we are collecting the information and how we plan to use it.

Third Parties

1. Where reasonable and practicable to do so, we will collect your Personal Information only from you. However, in some circumstances we may be provided with information by third parties. In such a case we will take reasonable steps to ensure that you are made aware of the information provided to us by the third party.

Disclosure of Personal Information

- 1. Your Personal Information may be disclosed in various circumstances including third parties where you consent to the use or disclosure.
- 2. Where required or authorised by law in that circumstance or event.

Security of Personal Information

- 1. Your Personal Information is stored in a manner that reasonably protects it from misuse and loss and from unauthorized access, modification, or disclosure.
- 2. When your Personal Information is no longer needed for the purpose for which it was obtained, we will take reasonable steps to destroy or permanently de-identify your Personal Information. However, most of the Personal Information is or will be stored in client files which will be kept for a minimum of 7 years.

Maintaining the Quality of your Personal Information

- 1. It is an important to us that your Personal Information is up to date. We will take reasonable steps to make sure that your Personal Information is accurate, complete and up to date.
- 2. If you find that the information we have is not up to date or is inaccurate, please advise us as soon as practicable so we can update our records and ensure we can continue to provide quality services to you.

Privacy Policy (continued)

Access to your Personal Information

- 1. You may access the Personal Information we hold about you and to update and/or correct it, subject to certain exceptions. If you wish to access your Personal Information, please contact us in writing.
- 2. Meritcorp Australia Pty Ltd will not charge any fee for your access request, but may charge an administrative fee for providing a copy of your Personal Information.
- 3. In order to protect your Personal Information we may require identification from you before releasing the requested information.

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Policy Updates

This Policy may change as required and is available on our website home page. If you have any queries or complaints about our Privacy Policy, please contact us.

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