

# Palmer Macauley Privacy Policy

## Application

Palmer Macauley is committed to complying with the Privacy Act 2020 and the AML/CFT Act. This document sets out Palmer Macauley's policies for the collection, use, retention, protection, and disclosure of Personal Information.

## Collection of Personal Information

For the purposes of this Privacy Policy "Personal Information" is information about an identifiable individual (Privacy Act 2020 (Privacy Act), s 7).

Personal Information that Palmer Macauley collects is collected from

- you this can be collected when you provide the information to us through any registration process, contact with us via phone call, email or in person, our website or when you use our services and products.
- third parties where you have authorised this or when the information is publicly available.

Where possible we will collect information from you personally.

## Use of Personal Information

At Palmer Macauley we use your Personal Information to

- verify your identity
- provide services and products to you
- market our services and products to you including contacting you electronically
- improve the services and products we provide to you
- bill you and collect money that you owe us
- respond to communications from you, including a complaint
- protect and/or enforce our legal rights and interests, including defending any claim

and for any other purposes authorised by you or the Acts.

Palmer Macauley takes reasonable steps to check that the Personal Information that is collected is accurate, complete, relevant up to date and not misleading.

## Disclosing your Personal Information

Besides our staff, we may disclose your Personal Information to:

- any business that supports our services and products, including any person that hosts or maintains any underlying IT system or data centre that we use to provide the website or other services and products.
- a credit reference agency for the purpose of credit checking you.
- a person who can require us to supply your Personal Information (e.g., a regulatory authority).
- any other person authorised by the Act or another law (e.g., a law enforcement agency).
- any other person authorised by you.

## Storing and protecting Personal Information

Palmer Macauley use an internal server and a paper-based system to store and process the Personal Information that we collect. This may change to a cloud-based system, Personal Information is held for as long as necessary to comply with the Act and any other law that may apply. Only staff and businesses we work with have access to any Personal Information we hold.

Palmer Macauley will use reasonable care to protect your Personal Information from unauthorised access, use, modification, disclosure, and loss.

## Access and correction of Personal Information

Subject to certain grounds for refusal set out in the Act, you have the right to access your readily retrievable Personal Information that we hold and to request a correction to your Personal Information.