

Privacy & Collection of Personal Data Policy

Policy Date: 12th May 2025

Effective Date: 30th June 2025

Most Recent Review Date: 30th June 2025

Purpose

This policy defines BW Advisers's approach to the collection, use, storage, and protection of personal data in line with the **Australian Privacy Principles (APPs)** as outlined in the **Privacy Act 1988 (Cth)**. It aims to ensure compliance with privacy laws, protect individuals' rights to privacy, and promote transparency in how personal data is handled.

Protecting the privacy and confidentiality of personal and sensitive information is of utmost importance to BW Advisers. This policy outlines our commitment to safeguarding the privacy and confidentiality of information collected, processed, stored and protects personal data by our organisation to comply with privacy laws, such as the Australian Privacy Principles (APPs) under the Privacy Act 1988.

This policy informs website or app users how BW Advisers collects and processes their personal data or sensitive information managed by our office at 102 Lydiard Street South, Ballarat, Victoria 3350.

It encompasses and informs clients of their rights over how their data gets processed and gives instructions for following through on those rights. All aspects of our operations, including data collection, processing, storage, and disposal, and extends to our interactions with customers, clients, partners, and other stakeholders.

Scope

This policy applies to all employees, contractors, and third parties who collect, manage, and store personal data on behalf of BW Advisers in Australia, including those within IT, HR, marketing, customer service, and operations.

Definitions

- **Personal Data:** Any information or opinion about an individual that identifies them or can reasonably identify them, regardless of whether the data is true or not. This includes sensitive data such as health information, racial or ethnic origin, political opinions, religious beliefs, or trade union membership.
- **Sensitive Data:** Specific categories of personal data, such as health information, racial or ethnic origin, political opinions, religious beliefs, and trade union membership, which require additional protection under privacy laws.
- **Data Subject:** Any individual whose personal data is being collected or processed by the organization.

Collection of Personal Data

BW Advisers collects personal data directly from individuals where possible, or from third parties with the consent of the individual. Personal data is only collected for specific, lawful, and transparent purposes.

Types of Personal Data Collected

- **Contact Details:** Name, address, email, phone number.
- **Identification Information:** Government-issued IDs and Numbers, date of birth.

- **Financial Information:** Credit card details, bank account numbers.
- **Employment Information:** Job applications, employment history, performance data.
- **Sensitive Information:** Health data, religious beliefs, political opinions (only where legally permitted).

How Personal Data is Collected

- **Directly from individuals:** Through forms, surveys, contracts, online portals, or email correspondence.
- **Indirectly from third parties:** Partners, suppliers, service providers, or publicly available sources (with proper consent).

Purpose for Collection and Use of Personal Data

Personal data is collected for the following purposes:

- To provide services or products to individuals.
- To process transactions or payments.
- To communicate with individuals regarding services, offers, and other marketing.
- To fulfill legal obligations (e.g., employee record keeping, tax reporting).
- To improve organizational operations (e.g., customer satisfaction surveys, feedback, internal audits).
- For recruitment, employment, and HR-related purposes.

Data Storage and Security

- **Data Storage:** All personal data is stored securely in either physical or digital formats, ensuring it is protected from unauthorized access, loss, misuse, or alteration.
- **Data Security Measures:**
 - Encryption for sensitive data.
 - Access control and authentication protocols for employees handling personal data.
 - Firewalls, antivirus software, and secure servers for digital data.
 - Regular backups of data to ensure recovery in case of data loss or breach.
- **Data Retention:** Personal data will be retained only for as long as necessary to fulfill the purpose for which it was collected or to comply with legal obligations. Data that is no longer required will be securely disposed of.

Disclosure of Personal Data

BW Advisers will not disclose personal data to third parties unless:

- The individual has consented to the disclosure.
- The disclosure is necessary for the provision of services or to fulfill contractual obligations (e.g., outsourced services).
- The disclosure is required by law or in response to a lawful request by a government authority (e.g., law enforcement).
- The organization reasonably believes that the disclosure is necessary to prevent or respond to illegal activities or breaches of security.

Third-Party Disclosure:

When engaging third-party service providers who handle personal data, BW Advisers will ensure that these third parties comply with applicable privacy laws and safeguard the personal data they process.

Individual Rights and Consent

- **Consent:** Individuals are required to provide consent before their personal data is collected unless there is an overriding legitimate interest or legal requirement for the collection.
- **Access and Correction:** Individuals have the right to request access to their personal data and to correct or update any inaccurate or incomplete data.
- **Right to Erasure:** Individuals can request the deletion of their personal data under certain conditions, such as when it is no longer needed for the original purpose or when consent is withdrawn.
- **Right to Restrict Processing:** Individuals may request that the processing of their personal data be restricted or limited under certain circumstances.
- **Opt-Out/Withdraw Consent:** Individuals can withdraw their consent for marketing communications at any time, without affecting the lawfulness of processing based on consent before its withdrawal.

Cross-Border Data Transfers

In some cases, personal data may be transferred outside of Australia. BW Advisers will ensure that these transfers comply with the **Australian Privacy Principles (APPs)**, and that appropriate safeguards are in place to protect the data. This may include ensuring that the overseas recipients are subject to privacy laws that offer similar protection to Australian laws or through contractual arrangements.

Privacy Impact Assessments

Before implementing new projects or activities that may involve significant personal data collection or processing, BW Advisers will conduct a **Privacy Impact Assessment (PIA)** to identify potential privacy risks and ensure that necessary controls and protections are in place.

Complaints and Dispute Resolution

If an individual believes their privacy rights have been violated, they can lodge a complaint with BW Advisers through the following process:

- **Step 1:** Contact “The Practice Manager” at enquiries@bwadvisers.com.au.
- **Step 2:** The complaint will be investigated, and the individual will receive a response within 30 days.
- **Step 3:** If the individual is not satisfied with the outcome, they can escalate the matter to the **Office of the Australian Information Commissioner (OAIC)**.

Contact Information

For any questions regarding this policy or to exercise your rights, please contact:

- **Privacy Officer:** “The Practice Manager”
- **Email:** enquiries@bwadvisers.com.au
- **Phone:** (03) 5332 2613
- **Address:** 102 Lydiard Street South, Ballarat VIC 3350

Conclusion

By following this policy, BW Advisers commits to protecting the privacy and personal data of individuals in accordance with Australian law. Transparency, data security, and respect for individual rights are central to our operations, ensuring that we meet the highest standards of privacy protection.

Review and Updates

This policy will be reviewed annually to ensure its effectiveness and compliance with Australian legislative requirements and company objectives. Updates may be made necessary to reflect changes in laws, regulations, best practices to privacy and confidentiality, technology or business needs.

Any revisions will be communicated to all employees and stakeholders.

It is the responsibility of the Practice Manager to keep all procedures for this policy up to date.