

# Privacy Policy

## Purpose

The Financial Counselling Industry Fund (FCIF) values and respects the privacy of the people we deal with. The FCIF is committed to protecting your privacy and complying with the Privacy Act 1988 (Cth) and other applicable privacy laws and regulations.

This Privacy Policy (Policy) describes how we collect, use and disclose your personal information, and how we maintain the quality and security of your personal information. It also explains how you can ask to access and correct the personal information we hold about you or complain about any suspected privacy breach.

## Collection and use of personal information

Personal Information is information or an opinion, recorded in a material form or not, that identifies an individual. Examples of personal information we collect consists of names, addresses, email addresses, phone numbers and financial details.

This personal information is obtained in many ways, depending on your dealings with us or what you choose to share with us.

The personal information we collect includes:

- information about stakeholders – this is collected directly from the person concerned and from publicly available information and is used for consultation
- information about grant applicants and grantees – this is collected through our grant management system and used for grant management processes
- information about service providers to FCIF - this is collected directly from the relevant organisation and used for operational purposes
- information about individual employees at FCIF – this is collected directly from the employee concerned and used for workforce related purposes.
- registrations for FCIF events and communications – this is collected through our website and used for direct marketing communications and information about our services, grant opportunities, or events that we consider may be of interest to you
- membership information – this is collected through membership applications and used for governance purposes

## Disclosure of personal information to third parties

We may disclose your personal information to third parties in accordance with this Policy in circumstances where you would reasonably expect us to disclose your information. For example, we may disclose your personal information to:

- our third-party service providers (for example, our IT providers)
- our professional services advisors

No personal information is transferred by FCIF to a foreign country.

## How we protect your personal information

FCIF will take reasonable steps to ensure that the personal information that we hold about you is protected against misuse, interference and loss of that personal information as well as unauthorised access, modification or disclosure.

Personal information is not used for any purpose other than the specific business of FCIF, except where required or authorised to do so by law. For example, we could be compelled to disclose information to a law enforcement agency or government agency undertaking a lawful investigation.

When FCIF no longer requires the personal information, it will take reasonable steps to destroy or permanently de-identify personal information.

## Access and correction

FCIF will endeavour to keep your personal information accurate, complete and up to date. You can gain access to your personal information, subject to some limited exceptions allowed by law. An access request should be made to FCIF by email [info@fcif.org.au](mailto:info@fcif.org.au). We would expect that we would be able to respond to you within 30 days or earlier if there were urgent considerations.

If having accessed your information, you want to correct any information, please advise us as soon as practicable so we can update our records and ensure we can continue to provide quality services to you.

## Complaints

For complaints about how FCIF handles, processes or manages your personal information, please email [info@fcif.org.au](mailto:info@fcif.org.au). Note we may require proof of your identity and full details of your request before we can process your complaint.

It will not always be possible to resolve a complaint to everyone's satisfaction. If you are not satisfied with FCIF's response to a complaint, you have the right to contact the Office of Australian Information Commissioner ([www.oaic.gov.au](http://www.oaic.gov.au)) to lodge a complaint.

## How to contact us

If you have a question or concern in relation to our handling of your personal information or this Policy, you can contact us for assistance by emailing [info@fcif.org.au](mailto:info@fcif.org.au).