

Collection House Group Privacy Policy

Objective

To protect and maintain the privacy, accuracy and security of your personal information in accordance with the Privacy Act 1988 and other applicable laws and codes.

"Personal information" means information or an opinion (including information or an opinion forming part of a database), whether true or not, and whether recorded in a material form or not, about an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion.

Policy

The privacy of your personal information is important to us at the Collection House Group ("Collection House"). We are committed to protecting and maintaining the privacy, accuracy and security of your personal information. We are bound by the National Privacy Principles in the Privacy Act 1988 as well as other applicable laws and codes.

As one of the largest collection agencies in Australasia, Collection House has a long history of handling personal information confidentially. Our staff are trained to respect your privacy in accordance with our standards, policies and procedures.

"We" and **"Collection House"** means Collection House Limited and its subsidiaries. **"You"** means all individuals, customers, clients and other persons with whom we deal.

Collection House **"functions and activities"** include acting as commercial agent for our clients, recovering debt, purchasing debt, process serving, providing accounts receivable management services, and all other functions and activities that support or are incidental to the foregoing activities of Collection House.

This Privacy Policy explains how we handle and protect your personal information.

Collecting Personal Information

We collect most personal information directly from you and other persons with whom we deal. Personal information collected by Collection House generally comprises name, address, date of birth, gender, occupation, contact details (including phone, fax and email) and certain financial information. We may collect some personal details unlikely to be known to other people to help us identify you over the telephone.

In some cases, your personal information may be provided to us by other persons such as clients, family members, friends or colleagues. We will take reasonable steps to let you know that we have your personal information, unless it is obvious from the circumstances that you would know or would expect us to have the information.

In certain circumstances, we may also collect sensitive information about you such as health information. We only collect sensitive information with your consent or where we are otherwise entitled to do so.

We collect personal information about you in order to perform our functions and activities. If you do not provide this information, we may not be able to assist you achieve a satisfactory outcome in relation to your account.

Use and Disclosure of Personal Information

We will limit our use of your personal information to the performance of our functions and activities and fulfilling our legal obligations.

We only disclose your personal information to third parties with your express or implied consent, or where we are otherwise entitled or required to do so by law. The types of third parties we may disclose your personal information to, include:

- our client;
- credit reporting agencies;
- our legal advisors;
- your authorised agents, including your legal or financial advisors; and
- service providers where we outsource functions such as process serving, repossession, bulk mailing or document storage.

We do not use your tax file number, pension number, medicare number or any other government agency identifier as an account number, however, we may ask you for your drivers licence number to prove your identity when you deal with us.

Personal Information Quality

If we have accurate information about you, it enables us to provide you with the best possible service.

We take reasonable steps to ensure that your personal information is accurate, complete and up-to-date at the time of collecting, using or disclosing the information. Please contact us if you believe the personal information we hold about you is not accurate, complete or up-to-date (see “Contacting Us” below).

If we disagree with your request to correct your personal information, you may request that a statement noting the disagreement be attached to your information.

Personal Information Security

We will protect the personal information we hold about you from misuse or loss and from unauthorised access, modification or disclosure. We have a range of physical and technological procedures in place to provide a secure environment. Our security measures include:

- restricting access to our computer systems and physical records to authorised persons and preventing users from accessing information they have no need to access;

- using firewalls and other network security measures within our computer systems;
- requiring employees to use unique passwords to gain access to systems;
- preventing unauthorised access to our premises by employing physical and electronic security measures;
- practising a clean desk policy in all of our premises and providing secure storage for physical records; and
- only allowing access to personal information where the individual seeking access has satisfied our identification requirements.

We will destroy or permanently de-identify personal information if it is no longer needed for any purpose for which we may use or disclose it in accordance with privacy laws. We will properly dispose of all hardcopy documentation that contains personal information that is no longer needed. We will delete from our systems all personal information stored in electronic form that is no longer needed.

If we inadvertently come into possession of personal information that is not relevant to our functions or activities, we will immediately dispose of that information.

Access to Personal Information

You can request us to provide you with access to the personal information we hold about you. All requests for access are to be in writing. We have prepared a [Personal Information Request Form](#) for this purpose. If you are unable to make your request in writing please contact our Public Access Unit (see “Contacting Us” below) and suitable alternative arrangements will be made. We will need to verify your identity before giving you access to your personal information.

Upon receipt, your request will be logged onto our system and ascribed a tracking number for future reference. We will respond to your request within a reasonable time. This service is free unless the information you request requires significant research or preparation time. We will notify you if there are costs associated with providing your personal information.

If particular circumstances apply, we are permitted by the Privacy Act to deny your request for access, or limit the access we provide. If your request is denied or limited, we will let you know our reasons.

Resolving your Privacy Issues

If you have any issues you wish to raise with Collection House, or would like to discuss any issues about our Privacy Policy, then you are able to do so in a number of ways:

- we suggest that you first contact the staff member you have been dealing with and they will do their best to resolve your issue. If investigation is required, we will keep you advised of the progress. If staff are unable to resolve the matter, it will be referred to our Public Access Unit;

- you can phone our Public Access Unit on toll free number 1800 330 221 any time between 8.30am and 5pm Monday to Friday; or
- you can email your issue to privacy@collectionhouse.com.au.

If a privacy issue is not resolved to your satisfaction, please refer to our [complaints procedure](#).

Changes to our Privacy Policy

From time to time it may be necessary for us to review and revise our Privacy Policy. We reserve the right to change our Privacy Policy at any time. We will publish the revised version of our Privacy Policy on our website. In respect of our clients, to the extent that a change to our Privacy Policy is inconsistent with a contractual obligation we have to a client, that contractual obligation will prevail over the change.

Contacting Us

If you wish to make a request regarding your personal information or have a query regarding privacy, please contact the Public Access Unit using the following contact details:

- Phone: FREECALL 1800 330 211
- Fax: (07) 3831 6655
- Mail: Public Access Unit
Collection House Limited
PO Box 2247
FORTITUDE VALLEY BC Qld 4006
- Email: privacy@collectionhouse.com.au

To download a printable copy of a Personal Information Request Form please [click here](#).