



## Privacy Policy

### 1. Background

Financial Counselling Australia (FCA) is the national voice for the financial counselling profession in Australia.

This policy explains the kinds of personal information that FCA collects and stores and how FCA manages that personal information. It covers personal information collected and held in paper files and documents as well as information held electronically. This policy does not apply to personal information that is collected from users of the National Debt Helpline (NDH), an initiative in which the FCA participates. Instead the NDH Privacy Policy applies (see NDH website for that policy).

FCA is committed to protecting your privacy and complying with the Australian Privacy Principles.

### 2. Collection and use of personal information

The kinds of information that we collect are:

- Information about attendees at FCA events, training and programs eg our conference – this information is collected from the attendees and used for the purposes of registering participants, planning and running the event, training or program and evaluating its effectiveness
- Information posted to the Toolkit by financial counsellors and others who choose to establish a Toolkit profile – this information is collected and disclosed to other Toolkit users to foster connections as per the Toolkit Terms of Use
- Information about financial counselling clients – this is collected from financial counsellors with the permission of clients and is used in a de-identified way in the course of our lobbying on behalf of the profession
- Information about stakeholders – this is collected directly from the person concerned and from publicly available information and is used in our consultation and lobbying work
- Information about service providers to FCA – this is collected directly from the relevant organisation and used for contract-related purposes.

### 3. Browsing the FCA website

You can browse the FCA website without disclosing your name or other identifying information. Our website does not use cookies to collect personal information about your Internet Protocol (IP) address and browser/operating system information (more information about cookies is available on websites like Cookie Central).

The following information is automatically recorded by FCA's website's server:

- the address of your server
- the date and the time you visited our website
- the pages you accessed and downloaded
- the address of the last website you visited
- your operating system
- the type of browser you are using.

FCA will not attempt to use this information to identify you unless necessary to investigate a breach of law.

#### 4. No offshore transfer of personal information

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

#### 5. How we protect your personal information

Increasingly we hold all personal information electronically in secure databases. System security measures include username and passwords with minimum password lengths and key types and maximum number of failed log-in attempts that are strictly enforced and monitored.

Personal information is not used for any purpose other than the specific business of FCA, 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.

#### 6. Access and correction

You can gain access to your personal information, subject to some limited exceptions allowed by law. Factors affecting right to access include:

- giving access would be unlawful; or
- denying access is required or authorised by or under law.

An access request should be made to FCA by email [info@financialcounselingaustralia.org.au](mailto:info@financialcounselingaustralia.org.au). We would expect that we would be able to respond to you within 30 days or earlier if there are urgency considerations.

If we refuse to provide access, we will explain to you in writing the reasons for our refusal.

If having accessed your information, you want to correct any information, you should put your request in writing to the FCA. If the FCA refuses your request to correct information, FCA will explain to you in writing why.

## 7. Complaints

If you have a complaint about the way in which we have managed your personal information, please contact FCA by email: [info@financialcounselingaustralia.org.au](mailto:info@financialcounselingaustralia.org.au).