

Privacy Policy

As per our the Australian Privacy Principle (APP) 1, please see Save-On-Tax's Privacy Policy below which details the reasonable steps we take in managing your personal information. Please note that your personal information provided will only be used for the purposes by which it was provided unless a secondary purpose exists or another exception under the APP's.

We have adopted the Australian Privacy Principles (APPs) and the Privacy Act 1988 (Cth) (the Privacy Act) and any other applicable privacy laws in Australia. These govern the way in which we collect, use, disclose, store, secure and dispose of your Personal Information. A copy of the Australian Privacy Principles may be obtained from the website of The Office of the Australian Information Commissioner at www.oaic.gov.au.

If you have any questions about this Privacy Policy, please feel free to contact us through our website or by other means outlined in this privacy policy.

Who are 'we'?

This following Privacy Policy applies to all of the products, services and websites offered by Save on Tax (Save on Tax Pty Ltd ABN: 98 642 492 206 and Save on Tax as previously operated under PHM Family Trust ABN: 90 055 283 663). Any references to 'we', 'us' and 'our' refers to Save-On-Tax and its contracted staff, subsidiaries or affiliated companies.

Personal Information

The Privacy Act defines 'personal information' as: 'Information or an opinion about an identified individual, or an individual who is reasonably identifiable: whether the information or opinion is true or not; and. whether the information or opinion is recorded in a material form or not.

This Personal Information can be obtained in many ways including, but not limited to: correspondence, by telephone and facsimile, by email, via our website www.saveontax.com.au, from third parties. We do not guarantee website links or policy of authorised third parties. Examples of Personal Information we collect includes the following:

- Information you provide directly to us.
- User communications, such as but not limited to emails, messages, posted information. we may retain those communications in order to process your inquiries, provide our service, respond to your requests and improve our services.

Other sites and search engines: This Privacy Policy applies to Save on Tax services only. We do not exercise control over the sites displayed as search results, or links from within our various services. These other sites may place their own cookies or other files on your computer, collect data or solicit personal information from you.

Type of Information We Collect

We collect information that assists us in servicing our engagement with you. This includes but is not limited to:

1. Identifier information including your Tax File Number and Australian Business Number.

2. Financial Information such as your Income Statement, Bank details for refund deposits.
3. Personal Information such as marital and family status.
4. Contact information such as emails, phone numbers and your address.
5. Any other information relevant to providing and completing the engaged service.

Sensitive Information

Save-On-Tax will avoid collecting sensitive information about you unless we have your consent or are required to collect it by law. Below is a list of sensitive information:

- Health Details
- Criminal Record
- Ethnic or Racial Origin
- Religious beliefs
- Philosophical beliefs
- Political Opinions
- Sexual preferences or practices
- Membership of a political association or trade union.

Sensitive information will be used by us only:

- For the primary purpose for which it was obtained
- For a secondary purpose that is directly related to the primary purpose
- Any other exception as listed in the Australian Privacy Principles.

If Save-On-Tax ever requests sensitive information like the above, you will be told why we have made the request. You will have the right to refuse to disclose this information to Save-On-Tax however, this may impede our ability to service you effectively.

Why do we collect, use and hold your personal information?

We collect your Personal Information for the primary purpose of providing, maintaining, protecting and improving our services to you, protecting the rights or property of Save on Tax or our users and marketing. We may also use your Personal Information for secondary purposes closely related to the primary purpose, in circumstances where you would reasonably expect such use or disclosure. If we use this information in a manner different than the purpose for which it was collected, then we will ask for your consent prior to such use.

How we use and disclose your personal information

Here at Save-On-Tax we understand the importance and value of privacy. We are committed to protecting your personal and sensitive information. As such, we only collect information that we require to provide and market our service to you.

We will only disclose your personal information with your consent or; for a purpose which you would reasonably expect; or as required or permitted by law; or in accordance with this Privacy Policy.

Reasons we may use your information includes but is not limited to:

- The Preparation of the service you have engaged us.

- Internal Record keeping.
- We may use your information to improve our products and services.
- We may contact you for reasons pertaining to our services.
- Now and then we may use your information to contact you for market research purposes.
- We may contact you with updates of our services, business closures, reminders and deadlines that may impact you.

Before Save-On-Tax collects any personal information from or about you, we will always begin by identifying ourselves by our company and our individual name. We will do our best to help you understand the purpose and nature of our request for information. You have the right to not disclose your personal information. This can however impede or render impossible our ability to service you. We will only ask for information that is necessary for us to best assist our agreed engagement.

If Save-On-Tax needs to collect your information from a third party, this will only be after we have approached you and received written consent. Sometimes, we may be required and authorized to disclose your personal information. These exceptions may be if we are required by law enforcement, the Australian Taxation Office (ATO) or by a request by the Courts.

Outside Save-On-Tax, their staff and acting agents which are located in Australia and at times overseas, your personal information may be accessed by our software providers, software developers; for the purpose of software development, assisting and solving technical issues. This access is limited to the purpose of technical assistance, not data collection or sharing. Save-On-Tax has security and IT systems in place for the purpose of protecting your personal information from misuse, interference, loss unauthorized access, modification and disclosure.

Where reasonable and practicable to do so, we will collect your Personal Information only from you. However, in some circumstances we may be provided with information by third parties. In such a case we will take reasonable steps to ensure that you are made aware of the information provided to us by the third party.

We may combine the information you submit with information from other services/third parties, such as the Australian Taxation Office or publicly available resources, such as Government websites, to check ABNs, GST or other information, in order to provide you with a better experience and to improve the quality of our services.

Referrals

Save-On-Tax aims to provide you with the best assistance we can. At times, an external third party may be able to assist you outside of our scope. We do have a referral system where we can connect you with other services and providers. Your personal information will only be provided to these external providers with your written approval and consent.

Providing Personal Information About Others

If you provide Save-On-Tax personal information for someone other than yourself, you agree that you will inform that individual that you have provided Save-On-Tax their personal information, why you have provided it and that the individual can contact Save-On-Tax to access or correct their personal information. They may also request a copy of Save-On-Tax's Privacy Policy.

Data Quality and Requesting Access

In order to protect your Personal Information, we may require identification from you before releasing the requested information. You have a right to access your personal information, subject to exceptions allowed by law or other exceptions listed in the APP's. We ask individual users to identify themselves and the information requested to be accessed, corrected or removed before processing such requests.

We may decline to process access requests that are unreasonably repetitive or systematic, require disproportionate technical effort, jeopardize the privacy of others, or would be extremely impractical, we are required by law to deny you access, the information may relate to existing or foreseeable legal proceedings involving you or for which access is not otherwise required. If we do not agree to provide you with access to your personal information or to amend or annotate the information we hold about you, we will inform you in writing and you may seek a review of our decision.

Save-On-Tax takes all reasonable steps to ensure the personal data we collect or disclose is current, correct and complete. If you have changed your details or have become aware that the details, we have on file are incorrect or no longer valid, or you wish to access your personal information, please contact Save-On-Tax's Privacy Officer by:

- Post: P O BOX 742 Buddina, Qld, 4575, Australia
- Phone: 07 5493 8493
- Email: admin@saveontax.com.au

Before we update our records or request access, we will ask a series of questions to verify your identity. This is to ensure that we are upholding our obligation to keep your data and personal information safe. We use government identifiers such as a Tax File Number to identify you. Please have this ready when contacting us as it will assist our ability to identify and assist you.

You have a right to request access to your personal information and to request its correction. There may be times Save-On-Tax refuses to grant you access to your personal information. As rare as this may be, reasons may include but are not limited to:

- If the request is considered vexing or frivolous
- We are required by law to deny you access
- The information may relate to existing or foreseeable legal proceedings involving you.

Anonymous and Pseudonymous options

Here at Save-On-Tax, in most instances we will require information from you to identify and service you. Refusing to do so may impact our ability to provide our services to you. If you wish to obtain generic or limited information about us, our services, or other generic matters, you can choose to remain anonymous or employ a pseudonym. If Save-On-Tax solicits comments that will be published, you may use a pseudonym even if your name is provided to us in confidentiality. You may not have the option of dealing anonymously or by pseudonym if we are required or authorized by or under an Australian law or a court/tribunal order.

Security of Personal Information

Save-On-Tax has put in place physical, electronic and managerial procedures in place to secure the information we collect from you. Your Personal Information is stored in a manner that reasonably protects it from misuse and loss and from unauthorized access, modification or disclosure. We have external and internal security, regular staff training on security, restricted access to personal information, technology products that prevent unauthorized access, physical security over paper records.

Privacy Policy Updates

Save-On-Tax regularly review our policies and procedures to ensure they align with the law, professional bodies and common practice within our industry. As a result of this, changes may be made at any time without notice. Please check our Privacy Policy regularly for updates and amendments. Save-on-Tax reserves the right to make amendments to this Privacy Policy at any time.

Training and Awareness

Save-On-Tax understands the importance of keeping up with Privacy Law changes. Staff are required to partake in regular Privacy and Cyber Security training throughout the year, both internally and externally.

Complaints and Dispute Resolution

If you have a complaint or dispute, we are here to help. Please contact Save-On-Tax on:

- Post: P O BOX 742 Buddina, Qld, 4575, Australia
- Phone: 07 5493 8493
- Email: admin@saveontax.com.au

Our friendly team will do all we can to set things right.

Please note, that a formal complaint will need to be made in writing and that Save-On-Tax will have 30 days to respond. If after discussing your concerns with Save-On-Tax you disagree with the outcome, you can contact the Office of the Australian Information Commissioner (OAIC):

- Phone: [1300 363 992](tel:1300363992)
- **Email:** enquiries@oaic.gov.au
- **Website:** www.oaic.gov.au

Continuing Consent

Where necessary, Save-On-Tax may use or disclose your personal information before, during or after the term of any agreement you have with Save-On-Tax.

Questions?

If you have any questions regarding our Privacy Policy or want a copy sent to you, please contact Save-On-Tax. If anything is unclear, please ask to speak to our Privacy Officer and a time will be made to discuss your concerns or queries.