

## Privacy Policy and Disclaimer

This Privacy Policy sets out the approach that Grameen Australia takes in relation to the treatment of personal information. It includes information on how Grameen Australia collects, uses, discloses and keeps secure, individuals' personal Information and how you can access your personal information.

This policy has been drafted having regard to Grameen Australia's obligations under the Australian Privacy Act 1988 and all amendments to the Act.

Grameen Australia will only collect personal information where that information is necessary for Grameen Australia to perform one or more of its functions or activities.

### **What information is collected?**

Only personal information will be collected that is necessary for the organisation to carry out business relationships. This may include information that identifies the person, such as:

- Name, address, contact details (phone number, email address)
- Date of birth
- Occupation
- Bank account and/or credit card details
- Employer's details, if the person participates in workplace giving
- Donation history, emails, letters and other interactions with Grameen Australia
- Details the person may choose to provide about their values, interests and beliefs

Grameen Australia will endeavour to ensure that all information is accurate, up-to-date and complete.

Grameen Australia will only collect sensitive information if it is reasonably necessary to carry out business relationships.

If Grameen Australia collects personal information from someone other than the person or the person is unaware that personal information has been provided, Grameen Australia will endeavour to inform the person as soon as practicable.

The person may chose not to identify themselves or use a pseudonym when dealing with Grameen Australia except when any financial transaction takes place at which time Grameen Australia will adhere to its requirements under its Anti-Money Laundering and Counter-Terrorism Financing Policies regarding identification of all clients.

### **How will we the information be used?**

Grameen Australia will always disclose why the organisation is collecting this information when it is requested. Grameen Australia will not use or disclose information for any other purpose unless the person consents or Grameen Australia is required to do so by law, and if so the organisation will communicate the circumstances for the release as soon as practicable and in line with any legal requirements.

Grameen Australia may use the information to:

- check whether the person is eligible for the service they are enquiring about



- provide the person with the product or service
- help manage the product or service, for instance:
  - when the person make a query about it
  - when the organisation wants to contact the person about changes to it.

Grameen Australia may use personal information for other reasons, including:

- telling the person about services or events that the organisation think may interest them
- preventing fraud and other criminal activity in relation to the person's accounts
- helping the organisation to run its business. This will include using information for:
  - accounting, risk management, record keeping, archiving, systems development and testing
  - developing new products and services
  - undertaking planning, research and statistical analysis.

Grameen Australia may also ask for personal information because the organisation is required to collect it for legal reasons.

#### **How the information is collected**

Grameen Australia collects information provided over the phone, in correspondence, in person, via the organisation's website and related social media platforms, or in response to the organisation's fundraising activities.

Grameen Australia also collects information from partner organisations who fundraise for the organisation, or organise workplace giving.

#### **Will the information be shared?**

Grameen Australia does not rent, swap or sell details to any other organisation without consent. However the organisation may have to disclose some of this information with some other parties:

- Banks
- Accountants, auditors or lawyers
- Credit providers, in order to authorise the person's payments
- Authorised legal representative nominated by the person
- Law enforcement, government or other organisations, as required by law

Grameen Australia aims to limit the information given to these organisations to what they need to perform their services for the organisation or provide services to the person.

Grameen Australia will not release information to any overseas recipient without the person's written consent, unless required to by law, and if so the organisation will communicate the circumstances for the release as soon as practicable and in line with any legal requirements.

#### **Can personal information be accessed?**

Grameen Australia endeavours to ensure information is managed in an open and transparent way. A person can always ask to access the personal information free of charge and the requested information will be provided in a timely fashion. A person can do this by contacting the Grameen Australia head office. A person can ask to have their information updated if some of the details have changed.



Grameen Australia may not be able to grant access to all of the personal information collected. Grameen Australia will clarify the grounds for refusal with regard to any legal requirements regarding release of information.

Grameen Australia may not be able to grant access to information that includes the following:

- reveal personal information about another person
- reveal a commercially sensitive decision-making process
- pose a serious threat to the life, health or safety of any individual, or to public health or safety
- the information relates to existing or anticipated legal proceedings or denying access is required by law
- giving access would be unlawful

### **Security of personal information**

Grameen Australia understands the importance of keeping personal information safe and secure. Personal information is only accessed by personnel that need it to carry out their job in relation to the service requested. All staff are trained in handling this information sensitively and confidentially.

All information, whether hard or soft copy, is stored in locked or password protected environments, to ensure that personal information is stored securely, including any sensitive information we may obtain.

### **How long will information be kept**

Grameen Australia will destroy or de-identify personal information when it is no longer needed for the purpose for which it was collected, unless the law requires otherwise.

### **How unsolicited information is dealt with**

If Grameen Australia receives unsolicited personal information, the organisation will assess whether it could have collected the information under the Privacy Principles and if not the organisation will either destroy the information or ensure it is de-identified.

### **Contact us**

Any further queries about how personal information is collected, used and stored, or to change or update personal information, please do not hesitate to contact Grameen Australia at [mail@grameen.org.au](mailto:mail@grameen.org.au).

### **Disclaimer**

Grameen Australia does not provide financial advice. Independent financial advice should be sought. Grameen Australia has used its best endeavours that the information provided is correct. Errors and omissions excepted.