



PRIVACY POLICY

CT Real Estate respects your right to privacy. We are bound by and adhere to the Australian Privacy Principles (“Principles”) contained in the Privacy Act 1988 (“Privacy Act”). Those Principles regulate most of our activities with respect to personal information collected, stored, used and disclosed by us. Our privacy policy is set out below.

The kinds of personal information we collect and hold

Firstly, ‘personal information’ in our privacy policy has the same meaning as in the Privacy Act, namely it means information about an identified individual or an individual who is reasonably identifiable.

The types of personal information we collect from you and hold will vary depending on the context of our dealings with you. We will generally collect the following personal information from you:

- Your full name;
- Contact details;
- Information about the property/properties you express an interest in and/or own

If you are a client of our agency, we will obtain information contained in instructions you have given us in relation to your property/properties and records obtained generally through our dealings with you.

If you are a prospective tenant, we may also collect further information, including:

- Identification evidence i.e. your passport and drivers’ license;
- Referee contacts and information received from them;
- Rental and credit history;
- Income details including employment status and history.

We will generally collect and hold any personal information we need in order to conduct our business and/or provide you with our professional services, functions and activities, the administration of our business and our marketing activities.

The Privacy Act also protects your sensitive information (such as information about an individual’s race or ethnicity). If we need to obtain this type of information, we will ask for your consent, except where otherwise permitted by law.

Real estate and tax law requires some of this information to be collected. If the information is not provided, we may not be able to act on your behalf effectively or at all.

How we collect and hold personal information

If it is reasonable and practicable to do so, we will collect personal information directly from you. We may do this in a number of ways, for example:

- If you are a vendor, we may obtain personal information from you when we appraise your property or meet with you to list your property and when you complete an agreement or authority with our agency;
- When you use our website or make an enquiry through another medium;
- If you are a potential tenant, we will collect personal information from you when you complete an application form;
- If you contact us, we may collect personal information from you during the course of that contact.
- If you are a potential purchaser, we may obtain personal information from you when you inspect a property at an open inspection or if you call one of our agents about an enquiry that you have about a property.

We may also collect personal information from third parties such as government agencies, the lands titles office, referees and credit-checking agencies and property related service providers.

We will only collect personal information from you by lawful and fair means. We may also collect, use and exchange your information in other ways where permitted by law.

We hold your personal information in a combination of computer storage facilities and paper based files and other records.

These facilities and records are located on site at our office and off-site at secured premises.

We will take reasonable steps to protect personal information we collect, in both paper and electronic form, from misuse and loss as well as from unauthorized access, modification and disclosure.

How we use and disclose personal information

We will only collect, hold, use and disclose personal and sensitive information that is reasonably necessary for us as an organization to carry out our activities and functions. These activities and functions include:

- In our agency business, we use personal information collected from you for the purposes for which it was collected, which is to act as your agent and to perform our obligations under our agreement with you.
- Personal information collected by us in the course of a tenancy application and any subsequent tenancy is necessary for us to verify your identity, to process and evaluate your application and to manage the tenancy. Personal information about you collected in the application and during the course of the tenancy, including through property inspection reports, may be disclosed to other parties as permitted by the Privacy Act including to the landlord, referees, other agents and operators of tenancy reference databases. Information already held on tenancy reference databases may also be disclosed to us. If you fail to comply with your obligations under the tenancy agreement, that fact may also be disclosed to the landlord, other agents and operators of tenancy reference databases.
- We use personal information collected from you for a range of reasons. These include security purposes and to contact you with respect to this property and other properties, which we believe may interest you, and in providing the information you agree to these uses unless you advise



us differently. If the information is not provided, we may not be able to provide an effective service to you. We may provide access to your personal information to third parties with whom we have a business relationship. Other than in the circumstances allowed under the Privacy Act, we do not disclose information of this kind to other parties.

We may use personal information for direct marketing purposes specifically relating to our business. In this case, we will use your contact details, personal email addresses and other electronic media for communication to you. However, you will, at all times, be able to request not to receive such direct marketing for us. If you would like to make a request not to receive marketing from us now, please contact us (our contact details are set out below).

We may disclose or use your personal information without your consent in the following circumstances:

- For a reasonably expected purpose which is related to the purposes for collecting the information as contemplated by this policy.
- We are authorized or required to do so by law (for example, we are required by law to provide your details to government-related bodies including the Residential Tenancies Bond Authority and Residential Tenancies Tribunal).
- The disclosure is to a Credit Reporting agency in connection with recovering amounts, which you owe to us.
- We reasonably believe it is reasonably necessary to assist an enforcement body to perform its functions.
- If we believe it is reasonably necessary to prevent a threat to life, health or safety.

How you may access or correct the personal information that we are holding

We shall take all reasonable steps to make sure that any personal information we collect, use, hold or disclose is accurate, complete and up to date.

You can access the personal information we are holding about you at any time (subject to the exceptions provided by the APPs). We ask that such a request is to be in writing. There will be no charge for providing information to you. If you would like access to such information, please contact us and we will endeavor to respond to your request as soon as possible.

CT Real Estate will give access in the manner requested unless it is unreasonable or impractical to do so. Access will generally be granted within 30 days of the request.

We will try to make sure that the personal information we hold is up to date, correct, complete and relevant. However, from time to time, we may need your assistance to identify if we are holding incorrect or out of date personal information.

If you would like to update or correct the personal information that we are holding, please contact us (our contact details are set out at the bottom of our privacy policy). A dated record will be kept of any corrections to personal information. We will not charge you for any request to correct your personal information.

How to complain about a breach of the APPs and how we will deal with such a complaint

If you would like to make a complaint about our handling of your personal information or if you think we have breached the APPs or any other binding APPs code that has been registered under the Privacy Act, please contact our Partners with your complaint in writing. We will endeavor to deal with your complaint as quickly as possible. We may give a copy of our complaint to any affected party for their comment so we can properly investigate any issues.

We will determine what (if any) action we should take to resolve the complaint and notify you of our decision and our reasons.

If you are not satisfied with the way we have dealt with your complaint you may file a complaint with the Office of the Australian Information Commissioner.

Overseas disclosure of personal information

It is not expected that, under normal circumstances, personal information will be released to any overseas recipients. If there is a request to release information to an overseas recipient then we will contact you and request your consent to release the information to the specific person or organization. In addition, we will only release information overseas in accordance with the requirements of the APPs and all Australian data protection and privacy laws.

Where we send your information to overseas service providers, we will make sure that appropriate data handling and security arrangements are in place.

The Privacy Act and the Office of the Australian Information Commissioner

Our privacy policy is subject to the Privacy Act and the APPs. Where our privacy policy conflicts with the Privacy Act and the APPs, the Privacy Act and the APPs shall prevail to the extent of such inconsistency.

For more information in relation to Privacy, you can contact the Office of the Australian Information Commissioner by visiting their website on <http://www.oaic.gov.au>.

Contact us

You may contact our Director in person or by writing to us at Suite 3, Ground Floor, 250 St Kilda Road, Southbank, VIC 3006

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By Fax: +61 3 9191 0256

By email: admin@ctrealestate.com.au