

### **Privacy Policy | Collections Corp**

Last updated: April 2025

At **Collections Corp**, your privacy matters. We are committed to protecting your personal information and complying with the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles (APPs)**. This page explains how we collect, use, store, and protect your personal information when you use our services.

### Who We Are - About Collections Corp

Collections Corp is an Australian debt collection agency providing professional recovery services for businesses and individuals. We handle personal data with the utmost care, ensuring compliance with all relevant privacy laws in Australia.

### **What Personal Information We Collect**

We collect personal and credit-related information to provide effective debt recovery services. This may include:

- Full name and contact details (address, phone, email)
- · Date of birth and identification documents
- Financial information and credit history
- · Employment and income details
- Legal or court documents related to your debt

We do **not** collect sensitive personal information unless legally required.



#### **How We Collect Personal Information**

Your personal data may be collected from:

- Direct contact (phone, email, website, post)
- Our clients (creditors or service providers)
- Public sources (court records, business registries)
- Credit reporting bodies or skip tracing agencies
- Online activity on our website (via cookies and forms) All collection

practices comply with Australian privacy laws.

## Why We Collect and Use Personal Information

We only use personal information for legitimate business purposes, including:

- Debt collection and credit management
- · Verifying identity and contacting you
- Negotiating payment arrangements
- Legal and regulatory compliance
- Improving our services and internal processes

We do **not** use your information for direct marketing without consent.



#### Disclosure of Personal Information

We may share your personal data with trusted third parties where necessary, including:

- Clients (the original creditor)
- Our internal staff and authorised agents
- Legal firms, courts, or regulatory bodies
- Third-party service providers (IT, mailing, tracing)
- Credit reporting agencies (where permitted by law) We never sell or rent

your personal data to third parties.

### **International Data Disclosure**

We do **not** disclose personal information outside Australia. If an overseas disclosure becomes necessary, we ensure it complies with the **Australian Privacy Principles**.

#### **How We Protect Your Personal Data**

We use strict security measures to protect your information from misuse, loss, or unauthorised access. This includes:

- Secure IT systems and encrypted communication
- · Internal access controls and monitoring
- Staff confidentiality agreements
- · Routine audits and risk management

Personal data is securely destroyed when no longer needed.



## Accessing or Updating Your Personal Information You

have the right to:

- Request a copy of the personal data we hold
- Ask us to correct inaccurate or incomplete information

To make a request, please contact our Privacy Officer (details below). Proof of identity may be required.

## **How to Make a Privacy Complaint**

If you have a concern or complaint about how we handle your personal information:

- 1. Contact our Privacy Officer directly.
- 2. We will respond within 30 days.
- 3. If unresolved, you can contact the **Office of the Australian Information Commissioner (OAIC)** at <a href="https://www.oaic.gov.au">www.oaic.gov.au</a> or call 1300 363 992.

### **Cookies and Website Tracking**

We use cookies on our website to:

- Improve website performance and user experience
- Track visitor behaviour for analytical purposes

You can disable cookies via your browser settings. No personal data is collected unless voluntarily submitted through a form.



## **Contact Us – Privacy Officer**

If you have any questions about our Privacy Policy or need assistance:

# **Privacy Officer**

**Collections Corp** 

Email: <a href="mailto:accounts@collectionscorp.com.au">accounts@collectionscorp.com.au</a> Phone:

1300 369 529

## **Updates to Our Privacy Policy**

We may update this Privacy Policy to reflect changes in the law or business operations. The latest version will always be available on our website.