



ACN 089 892 688 ABN 44 089 892 688  
Master Licence no. 409661517

## **PRIVACY POLICY**

LCollect takes the privacy of all the data it collects seriously. The Privacy Act will apply to our organisation where we have agreed to it with our respective clients\*.

Where the Privacy Act applies to our organisation, we aim to comply with the Australian Privacy Principles. The Privacy Principles can be located at [www.oaic.com.au](http://www.oaic.com.au).

Our privacy policy where the Privacy Act applies to our organisation is below:

We collect personal information to perform our functions including; contingent collections, debt purchase, and acting on our clients instructions to perform debt recovery.

The range of personal information we collect is relevant to us performing our functions which includes (not limited to):

- Name
- Date of birth
- Address
- Gender
- Contact details
- Financial information

In limited circumstances where authorised by you we will collect sensitive information that may be relevant to your current financial position (for example: ill-health may explain your current position of hardship).

Creditors provide us with personal information to undertake our functions. Once we have been referred a file, we will collect personal information from you or your representative.

We may collect personal information from 3<sup>rd</sup> parties if it is not possible to contact you or your representative directly or to verify personal information if required. We also collect personal information from publicly available databases and websites. We use collected personal information to perform our functions.

Almost all of our functions we will need your name and contact information to interact with you. Where possible, you can interact with us anonymously or with a pseudonym.

We will only disclose personal information to other parties if required to perform our functions.

Disclosures can be made to (but are not limited to):

- Courts
- Process Servers
- Tracing agencies
- Law firms

LCollect Pty Ltd.

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We may on occasion have a need to disclose your personal information to overseas recipients. This is most likely to occur where we have reason to believe you are located overseas, in which case this is where the overseas disclosure of personal information will occur to circumstances already stated. There may be web traffic information we collect stored overseas.

To ensure the quality of personal information is maintained we record personal information in a consistent format, promptly update new personal information, and verify personal information from a public source or a third party where necessary.

We take reasonable steps to protect the security of personal information we hold. This includes audit trails, physical security measures, IT password protection measures, risk assessments and audits.

If asked, we will give you access to personal information about you held by us. If you consider this information is incorrect, we will take reasonable steps to correct it.

Where we are no longer required to hold your personal information, we will take reasonable steps to de-identify or destroy your personal information.

Where you have a complaint about how we have handled your personal information, you can complain to us in writing. We will take no longer than 60 days to respond to your complaint.

You can contact us at:

**Online:** [www.lcollect.com.au/contactus](http://www.lcollect.com.au/contactus)  
**Fax:** 02 8923 1666  
**Email:** [feedback@lcollect.com.au](mailto:feedback@lcollect.com.au)

**\* In our debt recovery agency agreements.**