

PRIVACY POLICY SUMMARY

For the

Community & Strata Title Industry

Produced by the National Community Titles Institute

© National Community Titles Institute Inc. This publication is copyright and remains the intellectual property of National Community Titles Institute Inc. No part of it may be reproduced by any means without the prior written permission of National Community Titles Institute Inc.

Our Privacy Policy

PRIVACY POLICY

We are a member of the National Community Titles Institute (NCTI) which is a national representative association for parties involved in the professional, full-time administration of community, strata and body corporate schemes.

It provides services on behalf of your scheme and in doing so, holds personal information about you.

This policy explains how we deal with your personal information, in line with our best practice and our legal obligations.

OUR INFORMATION

Organisation
Offices
Telephone
Facsimile
E-mail
Website
Privacy Officer

“PERSONAL INFORMATION”

Personal information is any information about you that identifies you or information by which your identity can be reasonably discovered.

Examples are your name, address, lot number, unit entitlement, marital status, taxation information, income, email address, credit card information etc.

WHY WE COLLECT PERSONAL INFORMATION

Collecting your personal information is essential for us to be able to perform our job under our agreement with the scheme.

Our obligations to the scheme are to keep and maintain the books and records and by collecting personal information we are able to maintain the owners roll and minute book, issue notices of meetings, distribute minutes of meetings, issue levy notices, attend to routine repairs, maintenance and replacement of scheme property and make insurance claims.

HOW WE COLLECT PERSONAL INFORMATION

Where possible we collect your personal information directly from you but personal information is generally collected during the course of our relationship with the scheme.

Sometimes personal information may be collected about you from other sources. For example, where we make an insurance claim, the insurance company will have your personal information or where you are buying or selling your lot, your solicitor or conveyancer will have your personal information.

In most cases we will need you to specifically consent to any collection, use or disclosure of your personal information by us. We will usually need your consent in writing but we may accept your verbal consent in some circumstances. Sometimes we will assume you have given your consent by your conduct with us.

HOW WE USE PERSONAL INFORMATION

We use your personal information to provide management services to you and your scheme.

Some examples of parties to whom we disclose your personal information are specialist trades and services providers such as builders, engineers, architects, plumbers and insurance companies for whom we act as agents.

DIRECT MARKETING

We may use your personal information to provide you with information about our products and services. Contact us if you do not want to receive any of this information.

ENSURING YOUR PERSONAL INFORMATION IS UP-TO-DATE

It is very important that the personal information we collect from you is accurate, complete and up-to-date. Now and then we will ask you to tell us of any changes to your personal information.

YOUR PERSONAL INFORMATION IS SECURE

We take all reasonable precautions to safeguard your personal information from loss, misuse or unauthorised access, modification and disclosure.

ACCESS TO OUR SERVICES VIA THE INTERNET

When you access our website you can view the privacy statement relating to internet use.

SECURITY OF YOUR PERSONAL INFORMATION ONLINE

Generally, e-mail is not a secure way to communicate and you should be aware of this when sending personal information to us via e-mail.

ACCESSING YOUR PERSONAL INFORMATION

You may request access to any of the personal information we hold about you.

A summary of personal information such as your name and address details, contact telephone numbers and the matters your scheme has engaged us on are freely available and for more detailed requests, a fee may be charged to cover the cost of its retrieval and supply.

REFUSAL OF YOUR REQUEST

We may refuse you access to personal information where the information you seek is mixed with other information that would disclose personal information or sensitive information about another owner in the scheme.

PERSONAL INFORMATION IDENTIFIERS

A Commonwealth identifier is a Commonwealth Government identification number such as your Tax File Number (TFN) or Medicare number.

We do not use these as a way of identifying the information we have about you.

DO I HAVE TO BE IDENTIFIED AT ALL?

Where we can, we may offer you the opportunity to deal with us anonymously. Otherwise, the nature of our job is such that anonymity cannot be maintained.

SENSITIVE INFORMATION

Sensitive information can be information about your racial or ethnic origin, political opinions, membership of political associations, religious beliefs or affiliations, membership of professional or trade associations or trade unions, sexual preferences or practices, criminal records or health.

We only collect, use or disclose sensitive information about you as allowed by law, where we have received your consent to do so, or the collection is necessary for us to do our job under our agreement with your scheme.

OUR PRIVACY POLICY MAY CHANGE FROM TIME TO TIME

We regularly review all our policies and procedures and may change its Privacy Policy from time to time. This Privacy Policy was last amended on December 2002.

CONCERNS OR REQUESTS

If you have a question about this Policy or wish to lodge a request to access your personal information or you believe we have not protected your personal information please contact us. If you are not satisfied with the response, you can refer your complaint to the Federal Privacy Commissioner by telephoning 1300 363 992.