



Privacy Policy

1. Privacy Policy

Smarter Claims Pty Ltd (ABN: 90 168 810 213) is committed to protecting the privacy of personal information provided to us, or otherwise collected by us, offline or online, including through the www.smarterclaims.net.au website. The Privacy Policy outlines how we collect, use, disclose, and safeguard your personal information when you interact with our services and website. Your privacy is important to us and keeping your information secure is a top priority. The information you provide is used to securely reclaim your lost money. All officers, employees, agents and independent contractors employed by us are committed to providing you with quality services within a secure environment.

Please read this Privacy Policy carefully. By providing personal information to us, you consent to us collecting, using and disclosing your personal information in accordance with this Privacy Policy. The Privacy Policy may be updated from time to time to reflect changes in our processes, operational needs or legal requirements. The most current version of the Privacy Policy, including effective date, will be available on our website.

2. What is personal information

Personal information is defined in the Privacy Act 1988 (Cth). Generally, it is information or an opinion about an identified individual or an individual who is reasonably identifiable. This may include your name, address, telephone number, email address, profession or occupation.

3. Types of personal information we collect

The types of personal information we may collect about you include:

- your name;
- your contact details, including email address, residential address, landline number and mobile number;
- your date of birth;
- your company name, business address and job title;
- your bank account details;
- browser session and geo-location data, device and network information, statistics on page views and sessions, and/or browsing behaviour;
- information about your access and use of our website, the type of browser you are using, the type of operating system you are using and the domain name of your internet service provider;
- additional personal information that you provide to us, directly or indirectly, through your use of our website, associated applications, associated social media platforms and/or accounts from which you permit us to collect information; and
- any other personal information requested by us and/or provided by you or a third party e.g. Passport, Drivers Licence, Proof of Age Card, Birth Certificate, Medicare Card, Veteran Card, Change of Name Certificate, Citizenship Certificate, Immicard, Certificate of Registration by Descent, Grant of Probate, Letters of Administration, Death Certificate, Last Will and Testament etc.

4. Why we collect your personal information

We need to collect your personal information to be able to provide our services to you. We may use your personal information to contact you by email, mail or phone to find, verify and reclaim the lost money owed to you and offer our assistance to navigate the complex holding authority reclaim processes. We will collect, hold, use and disclose your personal information to assist you reclaim lost money from holding authorities. Your personal or company information can identify you including your name, email address, contact details, or any other information required by the holding authorities to reclaim your lost money. We may also collect, hold, use and disclose your personal information to:

- conduct our business administration and operations (such as accounting and record keeping);
- conduct our marketing (including direct marketing);
- conduct client satisfaction surveys;
- contact and communicate with you;
- assess and monitor the use and performance of our website;
- up-date our records and keep your contact detail updated; and
- comply with any law or regulation, or request or direction from any Court, regulator, law enforcement body or governmental authority.

We may share personal information about you with our agents, independent contractors and service providers for any of the purposes outlined above.

5. How we collect your personal information

Where it is reasonable and practical to do so, we will always collect personal information directly from you. How we collect your personal information will depend on how you interact with us. For example, we may collect it through your use of our website, during your conversations with us, via email or mail, by text message, through the online sign-up on our website, or from the Authority to Act form you complete. When you sign our Authority to Act electronically, we keep a record of your signature, the date and time you signed, and the version of our Terms and Conditions you accepted.

To find the owners of money that is being held for them, we search public registers of money held for people who could not be reached, and use publicly available information and third-party data sources to find the likely owner's current contact details. If we cannot reach the owner directly, we may contact a family member who lived at the same address and ask them to pass on our message.

There are occasions when we may need to collect your personal information from third parties, with or without your direct involvement. The third parties from whom we may collect personal information include any party that can help with the proof of ownership requirements, including connection to the last known address on record with holding authorities or linkage to the original source of the money.

6. Disclosing your personal information

We may disclose your personal information to another person or organisation. We may disclose personal information about you to:

- our officers, employees, agents and independent contractors;
- our service providers, including mail houses, web hosting providers, IT service providers or professional advisers such as accountants, solicitors, business advisers and consultants;
- holding authorities for the purpose of recovering your lost money;
- regulatory bodies, government agencies and law enforcement bodies;
- financial institutions in relation to the processing of recovered lost money back to you; and
- other persons acting on your behalf, including your legal adviser, financial adviser, executor, administrator, trustee, guardian or attorney.

By providing us with personal information, you acknowledge that some third parties may not be regulated by the Privacy Act and the Australian Privacy Principles in the Privacy Act and if any third party engages in any act or practice that contravenes the Australian Privacy Principles, it would not be accountable under the Privacy Act and you will not be able to seek redress under the Privacy Act.

7. What if we can't collect your personal information

If you do not provide us with the personal information described above then we may be unable to provide the services to you, resulting in your lost money not being reclaimed.

8. Marketing our existing and new services

We may use your information to tell you about existing or new services we believe may be of interest to you. We may contact you by phone, mail, email or text message.

You can opt out of marketing at any time by replying STOP to any text message from us, using the unsubscribe link in our emails, or contacting us using the details at the end of this policy. We will stop sending you marketing within 5 business days of your request.

We do not sell, rent or trade your personal information to other organisations.

9. Protection of your personal information

We take reasonable steps to ensure your personal information is protected from misuse and loss and from unauthorised access, modification or disclosure. We may hold your information in either electronic or hard copy form.

We use service providers to store and process your information, including for website hosting, email, our customer database, document processing and email address verification. Some of these providers store or process information outside Australia, including in the United States and countries of the European Union. We take reasonable steps to ensure these providers protect your information in a way that is consistent with the Australian Privacy Principles.

We use a range of security measures including physical, electronic and managerial procedures to safeguard the personal information we hold. We keep identification documents only for as long as we need them to provide our services and meet our legal obligations, and then take reasonable steps to securely destroy or delete them, except where otherwise required by law.

You can send us documents through our website, by email, by text message or by post. Documents uploaded through our website are sent over an encrypted connection and stored in your claim file, which only our team can access.

The internet is never completely secure, and the device and network you use also affect how well your information is protected. Information you send by email or text message travels over networks we do not control until it reaches us. Once we receive your information, we take reasonable steps to keep it secure.

10. Accessing or correcting your information

You may request access to any personal information that we hold about you. We will generally respond using the same communication method by which your request was originally made. If you believe that personal information that we hold about you is out-of-date, incomplete, inaccurate, irrelevant or misleading, then you may request that we correct it. If you wish to request access to, or correction of, your information please contact us using the contact details at the end of this policy.

In some circumstances, we may charge an administration fee to retrieve and provide you with access to your information, based on our reasonable costs in providing the information to you. If we intend to charge an administration fee we will give you an estimate of this fee so you can confirm you still want us to proceed with your request. We do not impose any charge for submitting a request for access or correction, or for any activities required for us to correct information or update our records in response to a correction request.

We are entitled to refuse you access to (or correction of) your information in certain circumstances. For example, you may not be able to access personal information that:

- would reveal personal information about another person and have an unreasonable impact on their privacy;
- may impact a commercially sensitive decision making process; or
- we are prevented by law from disclosing.

We may refuse to correct any of your personal information if we do not agree that it requires correction. If we refuse your request, we will provide you with our reasons for the refusal.

11. Cookies

Our website does not use advertising or tracking cookies, and we do not allow third parties such as Google or Facebook to track you on our website for advertising.

We use privacy-friendly visitor statistics to understand how our website is used, such as which pages are visited and how many people visit, so we can improve it. These statistics do not use cookies and do not identify you personally.

Like most websites, our website host automatically records basic technical information when you visit, such as your IP address, browser type and the time of your visit. This is used to keep the website secure, prevent misuse and fix problems, and is not used to identify you or to market to you.

If you use the online sign-up on our website, the information and documents you provide are collected to process your claim, as described in this policy.

12. Questions

If you have any questions regarding this Privacy Policy or our management of your personal information, or if to request access to (or correction of) your information, we invite you to contact us using the contact details you wish at the end of this policy. We will aim to answer your questions in a timely and satisfactory manner.

13. Complaints

If you have a complaint about how we have handled your personal information, please contact us using the details below. We will acknowledge your complaint within 5 business days and aim to respond within 30 days. If you are not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au or 1300 363 992.

14. Contact Details

Email: support@smarterclaims.net.au

Phone: 02 8006 0058

Mail:

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Edgecliff
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