



Smart Tax and Accounting Services Privacy Policy

This privacy policy sets out how we use and protect any information that you give.

We are committed to ensuring your privacy is protected.

Smart Tax and Accounting Services (ST&AS) is committed to protecting the privacy of personal information obtained through our operations as a professional services firm.

We appreciate that we collect and hold a range of information in our role as your accountant and advisor. Accordingly, we maintain our commitment to adhere to the Australian Privacy Principles (APPs) and any relevant privacy code registered under the Privacy Act 1988 (Cth) (Privacy Act).

Definitions

“Personal information” is information or an opinion that identifies or could reasonably identify an individual.

Type of personal information we collect and hold

ST&AS collects personal information that is reasonably necessary for, or directly related to, providing the services you have requested from us, e.g. accounting services, taxation, superannuation and business advice.

The specific types of personal information ST&AS may collect and hold include, but are not limited to, the following:

- name;
- postal and business addresses;
- date of birth;
- tax file number;
- title;
- contact details;
- nature of business;
- employment details;
- bank account details;
- signature;
- account and business records;
- taxation records;
- financial records;
- business associate details;
- advice received from the client or prospective client that may contain additional personal information, such as family relationships and other business related connections; and,
- qualifications, memberships and other accreditations.

ST&AS does not collect any personal information other than information reasonably necessary for, or directly relating to, the purpose of which you have engaged or may engage us for.

The law does not require us to collect personal information about you, however, if you do not provide us with the relevant information, we will not be able to adequately provide you with the services you require.

How we collect personal information

ST&AS only collects personal information that has been directly provided to us by our clients or prospective clients, associated clients, our suppliers or potential suppliers, our employees or potential employees, or is otherwise available in the public domain where this information will assist us with the provision of services to our current and prospective clients.

The personal information ST&AS receives may be provided verbally or in writing (including by email and through website forms).

ST&AS may also collect personal information concerning an associate of a client or a prospective client (e.g. spouse or a child) where it is considered unreasonable or impracticable to seek this same information directly from the associate.

In order for ST&AS to provide services involving the associate, we may also request personal information such as name, address, date of birth and similar personal information directly from a client in relation to their associate (e.g. their spouse, de-facto partner or their children) where we are satisfied that the associate would not object to the provision of that information to us.

How we use your personal information

The following should be read in conjunction with our Terms of Engagement.

ST&AS collects personal information to allow us to provide professional services you have requested from us including accounting, taxation, superannuation fund establishment and administration, establishment of other entity types, business and other related services performed from time to time and as detailed in our client Terms of Engagement.

The personal information we collect may also be used to facilitate our internal business processes, communicating with clients, prospective clients and other external parties, to send email newsletters, invite you to seminars or events we conduct or host, provide ongoing marketing information about our products and services, complying with our legal obligations and dealing with enquiries and complaints.

You may opt out of any marketing materials we send to you through by contacting us directly.

In certain circumstances, the law may permit or require us to use or disclose personal information for other purposes. We will not disclose information about you to any third parties unless the disclosure:

- is necessary for a service you have requested (e.g. to the Australian Securities and Investments Commission for company incorporations);
- is required by law;
- is authorised by law; or,
- you have provided consent for us to disclose the information about you.

Government Identifiers

In certain circumstances we may be required to collect government identifiers from or relating to you, such as your tax file number, Medicare number or pension or other benefit number. We will not use or disclose this information unless you have provided your consent to the disclosure or otherwise where we are required or authorised to do so by law.

ST&AS will not use government identifiers as our own identifier of individuals.

Special provisions apply to the collection and handling of tax file numbers. ST&AS is bound by the Privacy (Tax File Number) Rule 2015 issued under section 17 of the Privacy Act.

For tax clients, tax file numbers:

- can be collected by tax agents and accountants;

- can be used only to conduct client's affairs; and,
- can be disclosed only to the client and the Australian Taxation Office.

Sensitive Information

ST&AS does not collect sensitive information about our clients or prospective clients. If any of our clients or prospective clients elects to provide us with any sensitive personal information, we will take all reasonable steps to ensure that the sensitive information is securely protected.

Disclosure of personal information

ST&AS will not disclose your personal information to a third party unless it is to support the delivery of the client services for which we have been engaged, or is expected to be engaged, or is required or authorised by law. Examples of third parties we may disclose personal information to include:

- Australian Securities and Investments Commission;
- Australian Taxation Office;
- Centrelink;
- Queensland Building and Construction Commission;
- Workcover;
- your financial institution;
- your superannuation fund;
- your representatives made known to us (e.g. Lawyer); and,
- other third party entities we may use in order for us to provide our services.

Should it be necessary for ST&AS to provide personal information to third parties outside the firm, we will make every effort to ensure that the confidentiality of the information is protected.

Overseas Disclosures

Due to the nature of the professional services we provide, on occasion ST&AS may engage the services of contractors and third party providers who may be located off-shore to provide the services we have been engaged to perform, or under the terms of our prospective engagement. We may require that personal information be disclosed to these overseas recipients so that we may provide our services to you. The location of any overseas recipients of this information will depend upon the nature of the client assignment being conducted or contemplated. In the event that personal information is disclosed to overseas recipients, ST&AS will take all reasonable steps to ensure that any personal information is secure and treated in accordance with the APPs.

By engaging the services of ST&AS you understand that your personal information may be disclosed to contractors and third party providers who are located outside of Australia and consent to this information being shared with these recipients.

How we store your personal information

ST&AS is committed to maintaining the security and confidentiality of your personal information and will take all reasonable precautions to ensure that the personal information we collect is stored in a secure environment that is accessed only by authorised personnel so as to prevent misuse, loss or unauthorised access, modification or disclosure.

We may need to maintain records for a significant period of time, however, when we consider information is no longer needed, we will destroy or de-identify these records.

Our policy is that all electronic records are stored in Australia whenever this is commercially feasible. However, the engagement of services of contractors and other third party providers, as well as, the use of a limited number of specialist software and cloud based applications (e.g. Xero) may involve the storage of personal information at an overseas location.

ST&AS currently use software packages which utilise information stored in the cloud. When personal information is stored in off-shore locations ST&AS will take all reasonable steps to ensure that all of our contractors, third party providers and software applications comply with the APPs.

By engaging the services of ST&AS you understand that your personal information may be stored outside of Australia and consent to this information being shared with these external servers.

Your personal information is stored in our computer server located in our office. A regular backup of the server data is stored securely offsite.

ST&AS will endeavour to provide a secure environment and a reliable system, however, you need to be aware that there are inherent risks associated with the electronic storage and transmission of information (particularly via the internet), which we cannot guarantee to be 100% secure.

Accuracy of personal information

ST&AS will take all reasonable steps to make sure that any personal information collected, used or disclosed is accurate, complete and up to date.

If you believe the information that we hold about you is inaccurate, out of date or incomplete please contact us and we will update the relevant information accordingly.

Access to personal information

Under the APPs, a person has the right to request access to any of their personal information that we may hold about them and to advise us if the information should be corrected.

The APPs set out the circumstances when we can refuse those requests and if we do refuse a request, we will provide the person with a written notice that sets out the reason/s (unless it would be unreasonable to provide them).

Subject to our right to refuse access, ST&AS will respond to your request within a reasonable period after the request is made and will provide the information to you in the manner that you have requested.

Examples of circumstances where we may not be able to provide access to personal information include when:

- providing access would be unlawful;
- denying access is required or authorised by or under an Australian law or a court/tribunal order;
- providing access would have an unreasonable impact on the privacy of other individuals;
- the information relates to existing or anticipated legal proceedings between the practice and the individual, and would not be accessible by the process of discovery in those proceedings.

Privacy enquiries

If you wish to make an enquiry about your personal information at ST&AS please contact us:
Smart Tax and Accounting Services

PO Box 270

MOFFAT BEACH QLD 4551

E: tonismart@bigpond.com.au

P: (07) 5491 1168

M: 0412 014 591

We will respond to each request within a reasonable time.

General information about privacy, including the Australian Privacy Principles, is available at www.oaic.gov.au and by phoning 1300 363 992.

Changes to the privacy policy

This Privacy Policy is not a static document and ST&AS reserves the right to make changes to this Policy from time to time for any reason. Your use of our services will be deemed acceptance of this and any amended Policy.

Our current Privacy Policy can be provided on request.

Last updated: February 2018.