

# Privacy Policy

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Effective Date: 6th May 2025

Business Name: Rich Money Australia

Website: <https://richmrhl.com>

ABN: 41 621 534 825

At Rich Money Australia, your privacy is important to us. We are committed to protecting the personal information we collect and ensuring transparency about how we handle your data in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs).

## 1. What Information We Collect

- Full name
- Contact details (e.g. email, phone number, address)
- Date of birth
- Financial details (e.g. income, employment details, assets, liabilities)
- Identification documents (e.g. driver's licence, passport)
- Tax File Number (where authorised)
- Usage data when you interact with our website (e.g. cookies, IP address)

## 2. How We Collect Your Information

- Website forms
- Account registration
- Phone, email, or in-person interactions
- Third-party financial institutions or service providers (with your consent)
- Automatically through analytics tools and cookies when you visit our website

## 3. Why We Collect Your Information

- Provide you with financial services or products
- Verify your identity and assess eligibility
- Meet legal and regulatory obligations (e.g. anti-money laundering laws)
- Communicate with you about our services
- Improve our website, services, and user experience

#### **4. Disclosure of Personal Information**

- Financial institutions, credit reporting bodies, and regulatory authorities
- Service providers who assist in operating our business (e.g. IT, legal, accounting)
- Other third parties with your consent, or as required or permitted by law

#### **5. Overseas Disclosure**

- We may disclose your personal information to service providers located outside of Australia. When this occurs, we take reasonable steps to ensure those parties handle your information in accordance with the APPs.

#### **6. Security of Personal Information**

- We take reasonable steps to protect the personal information we hold from misuse, loss, unauthorised access, modification, or disclosure. This includes secure storage, encryption, access controls, and staff training.

#### **7. Accessing and Correcting Your Information**

- You may request access to your personal information or ask us to correct it if it's inaccurate, out-of-date, or incomplete. Please contact us using the details below.

#### **8. Complaints**

- If you have a concern or complaint about how we've handled your personal information, please contact us. We will respond promptly. If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC).
- Website: <https://www.oaic.gov.au>
- Phone: 1300 363 992

#### **9. Changes to This Policy**

- We may update this Privacy Policy from time to time. The latest version will always be available on our website.

#### **10. Contact Us**

- Email: [richard@richmrhl.com](mailto:richard@richmrhl.com)
- Phone: 1300 774 682
- Mailing Address: Not applicable