



Privacy Policy

Last Updated: 20/11/2024

At *Plenty Street Refund Specialists* (referred to as "we", "our", or "us"), we take the privacy and security of your personal information very seriously. As a business that specialises in recovering lost funds on behalf of individuals, we understand that we may be privy to sensitive financial data. This Privacy Policy outlines how we collect, use, store, and protect your personal information in compliance with the *Privacy Act 1988* (Cth) and the *Australian Privacy Principles* (APPs), as well as any other applicable privacy laws in Australia.

By accessing our website or using our services, you consent to the practices described in this policy. If you do not agree with the policy, we kindly ask that you refrain from using our services.

1. Information We Collect

To provide our refund recovery services, we collect the following types of personal information:

- **Personal Identifiers:** Full name, address, date of birth, email address, phone number, and other contact details.
- **Financial Information:** Bank account details, payment information, tax records, financial transaction histories, and other sensitive financial data necessary to process and recover your lost funds.
- **Technical Information:** IP address, browser type, device information, and usage data collected through cookies and other tracking technologies when you visit our website.
- **Communication Data:** Records of email communications, phone calls, and any other contact made between you and our team.

2. How We Use Your Information

We use the personal and financial information we collect for the following purposes:

- **Refund Recovery Services:** To identify, process, and recover lost funds on your behalf.
- **Communication:** To respond to your inquiries, provide status updates on your refund recovery, and communicate essential information regarding your case.
- **Service Improvement:** To assess and enhance our services, resolve issues, and improve our website's functionality.

- **Legal Compliance:** To comply with Australian laws, such as anti-money laundering (AML) requirements, fraud prevention, and to meet any applicable regulatory obligations.

We will only use your personal information for the specific purpose it was collected, and we will not use it for any unrelated purpose without your explicit consent.

3. How We Protect Your Information

We implement stringent security measures to protect your personal and financial information. These measures include encryption, secure servers, access controls, and other industry-standard safeguards. However, no data transmission method over the internet is 100% secure, and while we make every effort to protect your information, we cannot guarantee its absolute security.

In the event of a data breach, we will notify you in compliance with Australian law, including the *Notifiable Data Breaches Scheme*.

4. Sharing Your Information

We take your privacy seriously and do not sell or rent your personal information.

However, we may share your data in the following circumstances:

- **Service Providers:** We may share your personal and financial information with trusted third-party providers who help us deliver our services, such as payment processors, legal advisors, or IT support providers. These third parties are bound by confidentiality agreements and are only allowed to use your data to perform services on our behalf.
 - **Legal and Regulatory Requirements:** We may disclose your information when required by law, such as to comply with financial regulations, respond to lawful requests by public authorities, or to protect our legal rights.
 - **Business Transfers:** If our business undergoes a merger, acquisition, or sale, your personal data may be transferred as part of that transaction. We will notify you before any such transfer occurs.
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5. Cookies and Tracking Technologies

We use cookies and similar technologies on our website to enhance your user experience, track website traffic, and improve our services. Cookies allow us to remember your preferences and tailor the website to suit your needs.

You can manage your cookie preferences through your browser settings. However, please note that disabling cookies may impact the functionality of certain parts of our website.

6. Your Rights and Choices

As a client, you have certain rights under Australian privacy laws:

- **Access:** You can request access to the personal information we hold about you. This will allow you to review, update, or correct any details that may be inaccurate.
- **Correction:** If any of your personal information is incorrect, you can request that we correct it.

- **Deletion:** You may request that we delete your personal information, subject to legal and business requirements. We will review all requests and comply where possible.
- **Opt-Out:** You can opt-out of receiving marketing communications from us at any time, either by following the unsubscribe instructions in any communication or by contacting us directly.

To exercise these rights, please contact us using the details provided below.

7. Data Retention

We will retain your personal information only for as long as necessary to fulfil the purpose for which it was collected, or as required by law. When your data is no longer needed, we will take reasonable steps to securely delete or anonymise it.

8. Third-Party Websites

Our website may contain links to third-party websites. These websites are not operated by us, and we are not responsible for their privacy practices. We encourage you to review the privacy policies of any third-party websites before providing them with your personal information.

9. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our business practices, services, or applicable laws. When we make changes, we will update the "Last Updated" date at the top of this page. Please check this page periodically for any updates.

10. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or how we handle your personal information, please contact us at:

Plenty Street Refund Specialists

Email: kate@psrefunds.com.au

Phone: +61 458994845

Address: 117 Old Bar Road, GLENTHORNE. NSW. 2430

Thank you for trusting *Plenty Street Refund Specialists* with your personal and financial information. We are dedicated to protecting your privacy and ensuring your information is securely handled throughout our refund recovery process.
