

#### **PRIVACY POLICY**

Enhanced Credit Repair Pty Ltd ABN: 94 669 824 051 **Australian Credit Licence Number: 556828** 

#### Introduction:

This Privacy Policy sets out our commitment to protecting the privacy of your personal information that we collect through this website enhancedcreditrepair.ai (Site) or directly from you.

Please read this Privacy Policy carefully. Please contact us if you have any questions.

You providing us with personal information indicates that you have had sufficient opportunity to access this Privacy Policy and that you have read and accepted it.

If you do not wish to provide personal information to us, then you do not have to do so, however, it may affect your use of this Site or any products and services offered on it.

### Type of personal information collected:

#### Personal Information:

The type of personal information we collect may include is set out on our website. If we receive your personal information from third parties, we will protect it as set out in this Privacy Policy.

## Collection and use of personal information

We collect and use the personal information for purposes including to contact and communicate with you, for internal record keeping and for marketing.

# Disclosure of personal information

We may disclose personal information for purposes including to provide our services to you, and as required by law.

Where we disclose your personal information to third parties for these purposes, we will request that the third party follow this Privacy Policy regarding the handling of your personal information.





### Access to and correction of personal information

Access: You may request details of personal information that we hold about you, in certain circumstances set out in the Privacy Act 1988 (Cth). An administrative fee may be payable for the provision of information. We may refuse to provide you with information that we hold about you, in certain circumstances set out in the Privacy Act.

**Correction:** If you believe that any information we hold on you is inaccurate, out of date, incomplete, irrelevant or misleading, please contact us by email. We rely in part on customers advising us when their personal information changes. We will respond to any request within a reasonable time. We will endeavour to promptly correct any information found to be inaccurate, incomplete or out of date.

### Website User Tracking

Enhanced Credit Repair uses tracking information to determine areas of our site that performing better than others. We use this information to assess page performance to improve our service to you and other users. We do not associate this information with data about individual's users.

#### Cookies

This website may place a cookie in the browser files of your computer. The cookie does not contain your personal information, it simply enables us to relate your use of this site to information that you have provided. A cookie cannot read data off your computer's hard drive or read other cookie files placed on your browser by other sites. You may opt out of cookies by turning them off in your browser. Cookies are used to help improve your experience of our website so we do recommend leaving cookies turned on but it is within your right to refuse this.

## The authorisation of Authority to Enhanced Credit Repair

By making an application to Enhanced Credit Repair you agree to give authority to us to access your consumer and commercial credit information held by a Credit Reporting body on your behalf. The authority you give us includes helping you in dealing with a credit reporting body or credit provider in relation to the services you have sought from us. When we access your file, it is as an access seeker. Your information may be disclosed to third parties if it forms part of the service offered to you.





#### Children

- A) We will never knowingly request personally identifiable information from anyone under the age of 18.
- B) Enhanced Credit Repair does not provide its service to individuals under the age of 18.

#### How to Contact Us

If you have any questions or concerns about this Privacy Policy, or you believe that we have breached the Australian Privacy Principles and wish to make a complaint about that breach, please contact us by emailing us at info@enhancedcreditrepair.com.au or calling us on 1300 559 844.

Once we receive your complaint, we will respond to you as soon as possible and will let you know if we need any further information from you. We will notify you of our decision within 30 days, however if we are unable to do so, we will let you know the reason for the delay and the expected timeframe to resolve the complaint.

If you are not satisfied with our response to your complaint, or the way in which we have handled your complaint, you may contact the Australian Financial Complaints Authority, our external dispute resolution scheme, or the Office of the Australian Information Commissioner.

The contact details of these entities are as follows:

Australian Financial Complaints Authority GPO Box 3 **MELBOURNE VIC 3001** 1800 931 678 www.afca.org.au

Office of the Australian Information Commissioner **GPO Box 5218** SYDNEY NSW 2001 1300 363 992 www.oaic.gov.au

Either of these entities may forward your complaint to another external dispute resolution body if they consider that the complaint would be better handled by that other body.





### Unsubscribe

To unsubscribe from our e-mail database, or opt out of communications, please contact us at the details below.

### Storage and Security

We are committed to ensuring that the information you provide is secure.

#### For any questions or notice, please contact us at:

Enhanced Credit Repair Pty Ltd

ABN: 94 669 824 051

Australian Credit Licence Number: 556828 Email: info@enhancedcreditrepair.com.au

