

## Privacy Policy

### Expert Business and Tax Advisory (EBTA)

Effective Date: 01/08/2024

Reviewed Date: 01/08/2024

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## 1. Introduction

Expert Business and Tax Advisory (EBTA) is an Australian registered tax agency and CPA Public Practice, providing inclusive and convenient tax services to individuals and businesses. We are committed to managing personal information in an open and transparent manner, in accordance with the Australian Privacy Principles (APPs) under the Privacy Act 1988 (Cth).

This Privacy Policy outlines how we collect, hold, use, and disclose your personal information.

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## 2. Scope

This policy applies to all personal information collected by EBTA, including information from clients, employees, contractors, and other individuals. It governs how we handle personal information, whether collected in person, online, over the phone, via email, or through our website.

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## 3. Personal Information We Collect

We may collect the following types of personal information:

- **Identity Information:** Full name, date of birth, gender, Tax File Number (TFN), driver's licence/passport details.
  - **Contact Information:** Address, phone number, email address.
  - **Financial Information:** Bank details, income statements, expense records, investment details, superannuation information, and other tax-related documents.
  - **Employment Information:** Occupation, employer details, salary, PAYG summaries.
  - **Sensitive Information:** Health and other sensitive data (only with your explicit consent and where relevant to taxation matters).
  - **Digital Interaction Information:** IP address, cookies, and usage data when interacting with our website or client portal.
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## 4. How We Collect Personal Information

We collect personal information through various means, including:

- **Directly from you:** During consultations, phone calls, emails, or web forms.
- **From third parties:** Such as your employer, financial institutions, or other representatives (with your consent).

- **From government agencies:** Including the Australian Taxation Office (ATO) and other regulatory bodies, as permitted by law.
  - **Publicly available sources:** Or referral partners (with your consent).
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## **5. Purpose for Collecting, Holding, Using, and Disclosing Personal Information**

We collect, hold, use, and disclose personal information for purposes including:

- Preparing and lodging tax returns and BAS/IAS reports.
- Providing taxation, accounting, and financial advisory services.
- Communicating with you regarding your financial matters.
- Meeting our legal obligations, including those under the Tax Agent Services Act 2009, ATO regulations, and the Privacy Act 1988.
- Managing internal operations such as record keeping, staff training, and compliance audits.

We will not use or disclose your personal information for any other purpose unless you have consented or we are required or authorised by law.

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## **6. Disclosure of Personal Information**

We may disclose your personal information to:

- The Australian Taxation Office (ATO) and other government authorities.
- Superannuation funds, banks, and financial institutions.
- Our trusted third-party service providers (e.g., cloud storage, software providers, IT support).
- Legal, accounting, and audit professionals working on our behalf.
- Other parties with your express consent.

All disclosures are conducted securely, and third parties are obligated to handle your data in accordance with the Privacy Act.

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## **7. Storage and Security of Personal Information**

We take reasonable steps to ensure the security of your personal information, including:

- Secure electronic data storage systems with access controls and encryption.
  - Confidentiality agreements with all staff and contractors.
  - Secure destruction or de-identification of data when no longer required.
  - Regular review and updates to cybersecurity practices.
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## **8. Access and Correction**

You may request access to the personal information we hold about you. We will provide it in accordance with APP 12 – Access to Personal Information, unless an exemption applies.

You may also request that we correct any inaccurate, outdated, or incomplete information under APP 13 – Correction of Personal Information.

To request access or correction, contact us using the details below.

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## **9. Privacy Complaints and Enquiries**

If you have a complaint about how we have handled your personal information, you may contact us. We take all complaints seriously and will investigate and respond within a reasonable time.

If you are unsatisfied with our response, you may contact the Office of the Australian Information Commissioner (OAIC):

- Website: <https://www.oaic.gov.au>
  - Phone: 1300 363 992
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## **10. Cross-border Disclosure of Personal Information**

We do not routinely disclose personal information overseas. If such disclosure is necessary (e.g., for cloud data storage), we will ensure compliance with APP 8 – Cross-border Disclosure of Personal Information.

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## **11. Anonymity and Pseudonymity**

Where practical and lawful, we will allow you to interact with us anonymously or using a pseudonym. However, full identity is generally required to provide taxation and financial services.

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## **12. Updates to This Policy**

We may update this Privacy Policy from time to time to reflect legal or operational changes. The most recent version will always be available on our website or by request.

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## **13. Contact Us**

### **Expert Business and Tax Advisory**

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