



1. Policy Statement

MoneyMob Talkabout collects and administers a range of personal information for the purposes of providing financial counselling and education services to a range of clients and organisations. MoneyMob Talkabout is committed to protecting the privacy of personal information it collects, holds and administers.

MoneyMob Talkabout recognises the right of individuals to have their information administered in ways which they would reasonably expect, that is protected on one hand, and made accessible to them on the other. These privacy values are reflected in and supported by our core values and philosophies.

MoneyMob Talkabout is bound by federal and state privacy laws which impose specific obligations when it comes to handling information. MoneyMob Talkabout has adopted the following national privacy principles in relation to handling personal information.

This means that we:

- Only collect information which the company requires for its primary function
- Ensure that clients are informed as to why we collect the information and how we administer the information gathered
- Use and disclose personal information only for our primary functions or a directly related purpose, or for another purpose with the person's consent
- Store personal information securely, protecting it from unauthorised access; and
- Provide clients with access to their own information, and the right to seek its correction.

2. Purpose

The purpose of this document is to provide a framework for MoneyMob Talkabout in dealing with privacy to ensure the protection and confidentiality of all client information.

This policy applies to all MoneyMob Talkabout staff.

3. Definitions

1. Personal information is information or an opinion (including information or an opinion forming part of a database, whether true or not, whether recorded in material form or not, about an individual whose identity is apparent, or can be reasonably be ascertained, from the information or opinion.
2. Confidentiality is the restriction of access to personal information to authorised persons, entities and processes at authorised times and in an authorised manner. Confidentiality protects personal information from unauthorised use or disclosure by placing a responsibility on the individual who obtains this information to keep it private.
3. Privacy refers to a person's right to keep certain information private. MoneyMob Talkabout employees will respect an individual's right to privacy by following practices that ensure the information remains confidential.



These practices include, but are not limited to:

- Ensuring filing cabinets are locked
- Not disclosing computer passwords
- Participating in training and induction
- Employees signing a privacy and confidentiality agreement if requested by the client organisation.

4. Procedures

The following procedures are based on the National Privacy Principles:

4.1. Collecting information

MoneyMob Talkabout will:

- Only collect information that is necessary for the performance and primary function of MoneyMob Talkabout
- Notify clients about why we collect the information and how it is administered
- Notify clients that this information is accessible to them.

A client file is created electronically. The client file holds information about incidents of service, project deliverables, contact information, general correspondence and record of training and support services.

4.2. Use and Disclosure

MoneyMob Talkabout will:

- Only use or disclose information for the primary purpose for which it was collected or a directly related secondary purpose
- For other uses we will obtain written consent from the affected person
- Once signed consent forms such as the FMRSU Services Project Consent Form are to be scanned and stored on the client file.

4.3. Data Quality

MoneyMob Talkabout will:

- Take responsible steps to ensure the information we collect is accurate, complete, up-to-date, and relevant to the functions we perform.

4.4. Data Security and Retention

MoneyMob Talkabout will:



- Safeguard the information we collect and store against misuse, loss, unauthorised access and modification
- All client files are stored securely on the company cloud-based file system which is secured with state of the art cloud security. Only MoneyMob Talkabout staff have access to information stored on the server.
- Electronic files are backed up daily using spanning backup
- Only destroy records in accordance with relevant legislation.

4.5. Openness

MoneyMob Talkabout will:

- Ensure that all clients are aware of MoneyMob Talkabout's Privacy and Confidentiality Policy and its purpose
- Make this information freely available in relevant publications and on the company's website.

4.6. Access and Correction

MoneyMob Talkabout will:

- Ensure individuals have a right to seek access to information held about them and to correct it if it is inaccurate, incomplete, misleading or not up-to date
- Clients should speak to the relevant MoneyMob Talkabout Client Manager or Manager to organise access
- MoneyMob Talkabout may refuse to provide access to information where the information was given in confidence by a third party or where the information relates to matters under consideration in legal proceedings.

4.7. Anonymity

MoneyMob Talkabout will:

- Give clients the option of not identifying themselves when completing evaluation forms or opinion surveys.

4.8. Making information available to other service providers/government departments

MoneyMob Talkabout:

- Can only release personal information about a person with that person's expressed permission. For personal information to be released, the person concerned must sign a consent form
- Can release information to third parties where it is requested in writing by the person concerned



- Will analyse and report on funded projects statistical and evaluation data in a manner that ensures that individual responses will not be identifiable unless consent to do otherwise is obtained.

Where an employee is unsure about whether or not they should release personal information they should consult their supervisor prior to releasing the information.

5. Responsibility

MoneyMob Talkabout staff are required to adhere to their duty of confidentiality. Any breach in confidentiality by employees will be treated as a disciplinary matter.

The Manager, Corporate Services is responsible for monitoring changes in privacy legislation and for reviewing this policy as needed.

All MoneyMob Talkabout staff are responsible for implementing this policy.

6. Relevant Legislation

State	Legislation
Federal	<i>Privacy Act 1988 (Cth)</i> <i>Privacy Amendment (Private Sector) Act 2000 (Cth)</i>