

# Privacy Policy



## Your privacy is important to us

The Catholic Development Fund (CDF) and CDFMN AFSL Limited are committed to complying with the Privacy Act 1988 (Cth) ("Privacy Act") and the Australian Privacy Principles contained in the Privacy Act. Our members' privacy has always been of utmost importance to us.

The CDF has procedures in place to ensure the privacy of our members' personal information.

This policy is available free of charge and we can send you a copy upon request.

## Scope

This policy applies to all personal information held by the CDF and CDFMN AFSL Limited.

## What kind of personal information do we collect and how do we collect it?

We will generally only collect personal information that we need to be able to provide your product or service.

We collect information directly from you via your application form. The information we collect is necessary for the proper administration of your account.

We currently collect the following information:

- Name
- Address
- Email
- Telephone
- Date of Birth
- Gender
- Employment details
- 100 points of identification
- Tax File Number (TFN)\*

\*You are not required to provide your TFN, however, we may be required to deduct taxes and send them to the Australian Taxation Office if you do not provide your TFN.



## **Personal information we hold**

The CDF takes precautions to ensure that your information is held securely and only available to authorised personnel.

We may contact you from time to time to confirm the information we hold remains up to date.

## **Personal information provided by other people**

We will generally not collect personal information provided by other people. If we do receive information from other parties, we will only hold that information if we are permitted to under this policy and the Privacy Act.

## **How we will use the personal information you provide**

Your personal information is only used to provide you with the products and services you have requested from the CDF. We will not use your information for any other purposes, including marketing without your consent.



## **To whom might we disclose personal information**

Your personal information will be treated with respect and will not be provided to any individual or organisation unconnected with the CDF without your express written consent unless we are required by law.

Sometimes a member's personal information may be transferred to or handled by:

- Our auditors
- Government bodies, such as the Australian Tax Office
- The member's accountants, solicitors, or other professional advisers, but only when you have authorised for them to act on your behalf
- Service providers to the CDF.

Your information is generally held within Australia. Our service providers may send information overseas during the provision of services to the CDF. These organisations are bound by Australian Privacy Law.

The CDF does not sell any of the personal information it holds and protects the security of that information by following all regulatory requirements.

## **Access, correction and updating**

You have a right to access your personal information at any time by contacting us.

You may also request that the CDF update your personal information if it is ever inaccurate or incomplete.

## Website

The CDF's website uses web cookies. Web cookies cannot contain viruses nor install spyware or malware on your computer.

The CDF uses cookies to track long-term browsing history and store information on the pages viewed.

We may collect non-personally identifiable information used for the purpose of gauging visitor traffic, trends and delivering personalised content to you while you are at this site.

Personalised information (such as contact information) may be used to contact you about specific queries you have made including enquiries made via this site.

## Enquiries and complaints

If you wish to gain access to your personal information, raise a concern or lodge a complaint about the CDF's Privacy Policy, please put your request in writing by post to:

The Fund Manager  
Catholic Development Fund  
PO Box 765, NEWCASTLE NSW 2300

or by email to:

[cdf@mn.catholic.org.au](mailto:cdf@mn.catholic.org.au)

If you are not satisfied with our response, you may make a complaint to the Privacy Commissioner who can be contacted at [www.oaic.gov.au](http://www.oaic.gov.au) or by phoning 1300 363 992.

Alternately you can lodge a complaint with the Australian Financial Complaints Authority (AFCA) at [www.afca.org.au](http://www.afca.org.au) or by phoning Phone 1800 931 679 (free call) or by post:

Australian Financial Complaints Authority  
GPO Box 3 Melbourne , VIC 3001

All these services are provided free to our members.



## Definitions

**Personal information** means information or information about an identified individual, or can be reasonably identified, regardless of whether the information or opinion is true or not.

**Sensitive information** is a type of personal information that is given a higher level of protection. It includes information about your financial situation, employment, religious beliefs amongst other things.

**Web cookie** is a small file sent from a web server to your computer whenever you visit our website. If you return to the website later, your web browser sends the small file to the server to notify the website of any previous activity you engaged in on the site.



Diocese of Maitland-Newcastle Catholic Development Fund ABN 59 728 447 operating under  
an intermediary authorisation from CDFMN AFSL Limited ABC 74 623 033 830, AFSL no. 504182

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