

Aravanis Insolvency Privacy Policy

This Privacy Policy applies to the activities of Aravanis Insolvency Pty Ltd ABN 98 115 415 453 trading as Aravanis Insolvency (**Aravanis**) and explains how Aravanis handles personal information. If you have any questions about this Privacy Policy, please contact us at the email address specified below.

Aravanis recognises the importance of your privacy and that you have a right to control how your personal information is collected and used.

Collecting information about you

Aravanis collects personal information from customers, employees, contractors and other individuals. We collect this information when it is necessary for our business purposes.

The main types of personal information that Aravanis collects about individuals are names and contact details and information about individuals' financial affairs, including their tax file numbers and superannuation policy details.

We collect personal information directly from individuals when we deal with them. However, given the nature of our business, in some cases we also collect information from third parties when it is necessary for us to conduct our business, and when it is not reasonable and practicable to collect information directly from individuals.

When we are appointed pursuant to specific legislation to act in a professional capacity (for example, to act as trustee pursuant to the *Bankruptcy Act 1966* (Cth)), we have obligations under that legislation and under related industry regulations, codes and standards, including the performance Standards made pursuant to the Bankruptcy Regulations, regarding our collection of personal information for the purpose of fulfilling our functions and duties under that appointment. This may require us to obtain personal information in various ways, including by conduct searches and investigations and requesting your personal information from third parties.

We collect personal information in a number of ways, including in forms filled out by individuals, during face-to-face meetings, in email messages, during telephone conversations, and from third parties. If you contact us, we may keep a record of that contact.

If you do not provide personal information that we require for the purpose of conducting our business, we may not be able to conduct our business effectively or provide services you have requested. We are also entitled in some circumstances to compel production of information. In this case, we will inform you at that time that you are required to provide information and of any consequences of not providing that information.

Using and disclosing your personal information

Our purpose in collecting information about you is to conduct our business or to provide you with services you have requested.

When we are appointed pursuant to specific legislation to act in a professional capacity (for example, to act as trustee pursuant to the *Bankruptcy Act 1966* (Cth)), in addition to the obligations referred to above under that legislation and under related industry regulations, codes and standards in relation to our collection of personal information, we also have obligations in relation to the way we use and disclose that information. This may require us to disclose your personal information to creditors and other third parties for the purpose of us fulfilling our functions and duties under that appointment.

In some cases, we may disclose your personal information to our third party service providers to help us to maximise the quality and efficiency of our business operations. In some cases, these third party service providers may be outside of Australia. This means that individuals and organisations outside of Aravanis will sometimes have access to personal information held by Aravanis and may use it on behalf of Aravanis. We require our service providers to adhere to contractual obligations to keep this information secure and use it only for authorised purposes.

We may also disclose your personal information to third parties, such as to professional advisers and experts assisting us, courts or tribunals, government departments, creditors and to similar individuals and organisations where we are required to do so in order to conduct our business. In some cases, given the nature of our business, we are subject to specific professional obligations that govern the manner in which we use and disclose personal information.

We will not use or disclose any personal information about you without your consent except:

- as described in this Privacy Policy;
- as required by law
- as requested in order to assist a lawful investigation by a law enforcement body;
- where we believe it necessary to provide you services you have requested;
- where it is necessary to protect the rights, property or personal safety of a Aravanis employee, another Aravanis customer, or any member of the public or Aravanis; or
- if some or all of the assets and operations of our business are or may be transferred to another party by way of sale of some or all of Aravanis's business.

If we collect or use personal information in ways other than as stated in this Privacy Policy, we will do so in a manner that is consistent with the requirements of the *Privacy Act 1988* (Cth).

Access to your personal information

Upon request, we will provide you with access to personal information we hold about you, except in the limited circumstances in which it is permitted for us to withhold this information.

When you make a request to access personal information, we will require you to provide some form of identification so we can verify that you are the person to whom the information relates. In some cases, we may also request a reasonable administrative fee to cover the costs of access. Our file of your information will usually be made available to you within 14 days.

If at any time you wish to amend or have destroyed personal information that we hold about you because it is inaccurate or out-of-date, please contact us at the email address specified below. We will amend or destroy this information except in limited circumstances in which we are permitted or required not to. In some cases, we are required to keep information for legal, auditing or internal risk reasons.

Storage and security of your personal information

Aravanis will endeavour to keep secure any information which we hold about you, whether electronically or in hard-copy, and to keep this information accurate and up-to-date.

We require our employees and data processors to respect the confidentiality of any personal information held by Aravanis.

What to do if you have a problem or question

If Aravanis becomes aware of any ongoing concerns or problems concerning our privacy practices, we will take these issues seriously and work to address these concerns. If you have any further queries relating to our Privacy Policy, or you have a problem or complaint, please contact us at the email address specified below.

Changes to our Privacy Policy

Aravanis reserves the right to revise this Privacy Policy from time to time. If you would like a copy of our most current Privacy Policy, please contact us at the email address specified below. The amended Privacy Policy will apply between us whether or not we have given you specific notice of any change.

Contact details

If you have any questions regarding the way that Aravanis handles personal information, or would like to contact us regarding any of the issues raised in this Privacy Policy, please email us at info@aravanis.com.au.

Client acknowledgment

I acknowledge having read and understood the Aravanis Insolvency Privacy Policy and hereby consent to Aravanis Insolvency collecting, handling, using and disclosing my personal information in accordance with this policy to assist it to discharge its duties in relation to the administration of my estate pursuant to *Bankruptcy Act 1966* (Cth).

Name: _____

Current Address: _____

Date of Birth: _____

Signature: _____

Date: _____