

Privacy Policy

Settlement Partners

Effective Date: 15 May 2026

Settlement Partners (“**Settlement Partners**”, “we”, “our”, “us”) is committed to protecting your privacy and handling personal information in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles (“APPs”), and all applicable laws relating to privacy, electronic conveyancing, and data protection.

This Privacy Policy explains how we collect, use, disclose, store and protect personal information when providing conveyancing, property and related legal services.

By engaging **Settlement Partners**, using our services, communicating with us electronically, or accessing our website, you consent to the collection, use and disclosure of your personal information in accordance with this Privacy Policy.

1. Collection of Personal Information

We may collect personal information including, but not limited to:

- Full name
- Residential, postal and business address
- Email address
- Telephone number
- Date of birth
- Driver licence details
- Passport details
- Medicare card details
- Tax File Number (where required)
- Banking and financial information
- Property ownership and transaction details
- Verification of identity documents
- Electronic signatures and authentication data
- Information relating to buyers, sellers, guarantors, tenants, agents, lenders and related parties

- Any other information reasonably required to provide our services

We may collect personal information directly from:

- you;
- your authorised representatives;
- real estate agents;
- banks and financial institutions;
- mortgage brokers;
- government authorities;
- verification of identity providers;
- electronic settlement providers;
- publicly available registers; and
- third parties involved in your transaction.

If you do not provide requested information, we may be unable to provide services or complete your transaction.

2. Purpose of Collection

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

- Providing conveyancing and legal services
- Preparing contracts and legal documents
- Conducting property settlements
- Verification of identity requirements
- Electronic conveyancing and PEXA transactions
- Communicating with banks, agents and government authorities
- Compliance with legal, regulatory and professional obligations
- Fraud prevention and risk management
- Responding to enquiries and requests
- Internal administration and business operations
- Debt recovery and enforcement of legal rights

- Marketing communications (where consent is provided or otherwise permitted by law)

We may also use personal information for any purpose reasonably related to the primary purpose of collection.

3. Disclosure of Personal Information

We may disclose personal information to:

- Banks and financial institutions
- Real estate agents
- Mortgage brokers
- Government departments and authorities
- Titles Offices and Land Registries
- PEXA and electronic conveyancing platforms
- Verification of identity providers
- Legal practitioners, barristers and consultants
- Accountants and financial advisers
- Information technology providers
- Cloud storage and software providers
- Courts, tribunals and regulatory authorities
- Debt recovery agencies
- Contractors and service providers assisting with our operations

We only disclose information reasonably necessary to provide services, comply with legal obligations, or protect our lawful interests.

4. Verification of Identity and Compliance

Settlement Partners may collect, retain and verify identity documents in accordance with:

- electronic conveyancing requirements;
- Verification of Identity (VOI) standards;

- anti-fraud procedures; and
- applicable legal and regulatory obligations.

Failure to provide requested identification or verification documents may delay or prevent **Settlement Partners** from acting on your behalf.

You acknowledge that identity information may be disclosed to third-party VOI providers and electronic settlement operators for compliance purposes.

5. Electronic Communications and Cyber Security Warning

Property transactions are increasingly targeted by cyber criminals, phishing attacks and payment redirection fraud.

By engaging **Settlement Partners**, you acknowledge and accept that:

- electronic communications may not always be secure;
- emails may be intercepted, altered, corrupted or fraudulently impersonated;
- cyber incidents may occur despite reasonable security measures.

Settlement Partners takes reasonable precautions to protect communications and personal information, including secure systems, staff procedures and cybersecurity measures. However, we cannot guarantee the security of electronic communications or transmissions.

Important Client Obligations

Clients must:

- independently verify all trust account and payment instructions by telephone using independently sourced contact details before transferring funds;
- immediately notify **Settlement Partners** if suspicious communications are received;
- ensure their own devices and email accounts are secure.

Settlement Partners will never accept responsibility for losses arising from:

- intercepted communications;
- fraudulent payment instructions;
- phishing scams;
- malware or hacking incidents;

- unauthorised access to a client's email account; or
- cybercrime conducted by third parties,

where **Settlement Partners** has maintained reasonable security procedures and has not acted fraudulently, recklessly or unlawfully.

Clients acknowledge that electronic settlements, electronic signatures and electronic communications carry inherent risks.

6. Consent to Electronic Communications

By engaging **Settlement Partners**, you:

- consent to receiving communications and documents electronically;
- consent to the use of electronic signatures and electronic conveyancing platforms;
- acknowledge the risks associated with electronic communications and transactions.

Electronic communications may include:

- email correspondence;
- electronic signing platforms;
- cloud-based document portals;
- electronic settlement systems.

You are responsible for ensuring that your contact details remain accurate and secure.

7. Storage and Security of Information

Settlement Partners takes reasonable steps to protect personal information from:

- misuse;
- interference;
- loss;
- unauthorised access;
- modification; and
- disclosure.

Information may be stored:

- electronically in secure systems;
- using cloud-based software platforms;
- in physical files maintained securely at our offices.

Access to personal information is restricted to authorised personnel, contractors and service providers who require access to perform their duties.

Despite reasonable safeguards, no method of transmission or storage is completely secure, and **Settlement Partners** cannot guarantee absolute security.

8. Data Breach Response

In the event of a suspected or actual data breach involving personal information, **Settlement Partners** will take reasonable steps to:

- investigate the incident;
- contain and minimise potential harm;
- assess legal reporting obligations; and
- respond in accordance with applicable privacy laws,

including the Notifiable Data Breaches scheme under the Privacy Act 1988 (Cth).

Settlement Partners reserves the right to determine the appropriate response measures in accordance with legal and professional obligations.

9. Overseas Disclosure and Third-Party Providers

Settlement Partners may use third-party software, cloud storage providers and electronic service providers that store or process information outside Australia.

By engaging **Settlement Partners**, you consent to the transfer, storage and processing of personal information outside Australia where reasonably necessary for the provision of services.

Third-party providers may have their own privacy and security practices. **Settlement Partners** is not responsible for:

- the acts or omissions of third-party providers;
- failures of external systems;

- internet outages;
- platform downtime; or
- events beyond our reasonable control.

10. Website Use and Cookies

Our website may use:

- cookies;
- analytics services;
- tracking technologies; and
- website monitoring tools

to improve website functionality, security and user experience.

Information collected through our website may include:

- IP address;
- browser type;
- pages visited;
- device information;
- usage statistics.

This information generally does not personally identify users.

11. Website Disclaimer

Information on our website is general information only and does not constitute legal advice.

Settlement Partners does not warrant:

- the accuracy, completeness or currency of website content;
- uninterrupted website access;
- that the website is free from viruses or malicious code.

Users access the website at their own risk.

Links to external websites are provided for convenience only. **Settlement Partners** is not responsible for the content, security or privacy practices of external websites.

12. Marketing Communications

Settlement Partners may send:

- newsletters;
- service updates;
- promotional communications; or
- client information updates

where permitted by law or where consent has been provided.

You may opt out of marketing communications at any time by contacting our office or using the unsubscribe function in electronic communications.

13. Confidentiality Obligations

Settlement Partners employees, contractors, consultants and service providers are subject to confidentiality obligations regarding personal and confidential information.

We take reasonable steps to ensure that persons handling personal information comply with privacy and confidentiality requirements.

14. Retention of Information

We retain personal information and client records for the period required by:

- law;
- regulatory obligations;
- insurance requirements; and
- professional record-keeping obligations.

After the applicable retention period, information may be securely destroyed, deleted or de-identified.

15. Access and Correction

You may request access to personal information held by **Settlement Partners** and request corrections if the information is inaccurate, incomplete or outdated.

Requests should be made in writing using the contact details below.

Settlement Partners may refuse access where permitted by law.

16. Limitation of Liability

To the maximum extent permitted by law, **Settlement Partners** excludes liability for:

- indirect or consequential loss;
- cybercrime by third parties;
- electronic communication failures;
- data transmission interruptions;
- internet outages;
- system failures;
- unauthorised access to information; and
- events outside our reasonable control.

Nothing in this Privacy Policy excludes liability where liability cannot lawfully be excluded under Australian law.

17. Changes to This Privacy Policy

Settlement Partners may amend this Privacy Policy at any time without prior notice.

The current version will be available on our website.

Continued use of our services after changes are published constitutes acceptance of the updated Privacy Policy.

18. Complaints

If you believe your privacy has been breached, please contact us using the details below.

We will investigate and respond within a reasonable timeframe.

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

19. Contact Us

Settlement Partners

Email: info@settlementpartners.com.au

Phone: 043744205

Website: www.settlementpartners.com.au