

Connecting Every Dot Pty Ltd (ACN 617 806 283) ("[connectingthedots.com.au](https://connectingthedots.com.au)") is subject to the requirements of the Australian Privacy Principles (APPs) which are contained in the Privacy Act 1988 (Privacy Act). The APPs govern how both government entities and private sector organisations handle personal information. If you are visiting our website or accessing our services from outside Australia then we cannot guarantee that this complies with all jurisdictions and you accept all responsibility for doing so.

Our Privacy Policy sets out how [connectingthedots.com.au](https://connectingthedots.com.au) will comply with the APPs.

### **About [connectingthedots.com.au](https://connectingthedots.com.au)**

[connectingthedots.com.au](https://connectingthedots.com.au) is an actuarial consultancy. We provide a variety of actuarial services to the corporate, legal and not-for-profit associations as well as advising organisations on insurance, analytics and valuation services.

We collect data and information (from a variety of sources) and analyse different types of data to produce actuarial reports and statistics. Sometimes that data includes personal information.

### **Collection of personal information**

Under the Privacy Act and Privacy Amendment (Enhancing Privacy Protection) Act 2012, personal information means information or an opinion about an identified individual or an individual who is reasonably identifiable whether the information or opinion is true or not, and whether the information or opinion recorded in material form or not. All personal information that we collect, is reasonably necessary for the purposes relating to providing professional services to our clients or in conjunction with research into actuarial issues.

The types of personal information we collect includes contact details such as name, email, phone and mailing address and position/title. Where we provide services to a client we may collect sensitive information in the performance of our services. In these circumstances, we rely on the client having informed you of this use and obtaining your consent.

If it is reasonable and practical to do so, we will collect personal information directly from you. This will include contact details and other information relevant to providing services to our client. This may take place in a number of ways, such as when you attend our seminars, client functions, e-mail or otherwise contact us or if you subscribe to our publications.

We may also collect personal information from third parties including but not limited to publicly available sources. In these situations we will take reasonable steps to ensure you are made aware that we hold your personal information and the matters listed above, unless an exemption applies under the Privacy Act.

In relation to our professional engagements, prior to commencing, we require clients to authorise the release, collection and retrieval of personal information to us. In addition, we require a client to provide us with confirmation that it has made, or will make those persons to whom the personal information relates, aware that we have their personal information, the reasons for its collection by us and that it may be further disclosed to governments or other bodies (where necessary) for the purposes of completing the engagement. These authorisations and statements form part of our standard terms and conditions of engagement with clients.

We will not collect personal information unless the information is reasonably necessary for or directly related to one, or more of our functions or activities. If we are unable to collect personal

information we reasonably require, we may not be able to do business with you or the organisation with which you are connected.

If we receive personal information about you that we did not ask for, or from someone other than you, and we determine that we could have collected this information from you had we asked for it, we will take reasonable steps to ensure that you are notified, as soon as practicable, that we have collected your personal information. If we could not have collected this personal information, we will lawfully de-identify or destroy that personal information.

In carrying out an engagement, it may be necessary for [connectingthedots.com.au](https://connectingthedots.com.au) to obtain from a client personal and sensitive information about the employees of the client or other persons connected with the client's business. We will take reasonable steps to ensure that the individual's consent has been obtained by the client before collecting the sensitive information.

All data, including personal information is received on a confidential basis and [Connectingthedots.com.au](https://connectingthedots.com.au) has appropriate internal arrangements with its systems and staff to ensure that the confidentiality of the personal information is protected.

When you visit our web-site, we (or our service providers) may obtain information about your internet address and domain name (if applicable).

When you visit the web site, our server may use a 'cookie'. This is done to help us store information on how visitors to our web-site use it and the pages that may be of most interest. However, this information is not linked to any information you may provide and cannot be used to identify you and is therefore not personal information.

### **Storage and security of personal information**

We take reasonable steps to ensure the security of personal information held by [Connectingthedots.com.au](https://connectingthedots.com.au) against risks such as loss or unauthorised access, destruction, use, modification or disclosure. If you reasonably believe that there has been unauthorised use or disclosure of your personal information please contact us (see below for contract details).

### **The use of personal information**

We will only use personal information for the purposes for which it was collected. The personal information collected by us may be used to:

- provide clients and other parties with our services or with other information requested;
- manage our relationship with you; and
- notify you about our services or promotions.

We may use personal information about you for the primary purpose of providing you with our services, and other purposes you would reasonably expect us to use that information for, including sending you information about new developments, products, services, events, seminars and conferences by post, telephone or any form of electronic communication. We may use any email address or other personal information you provide to us at any time for this purpose.

You can, at any time, opt out of receiving marketing material by contacting us by the means set out in the communication. You agree and acknowledge that even if you opt out of receiving marketing material, we will still send you essential information that we are required to send you relating to the services we provide.

### **Provision of personal information to third parties and cross border disclosure.**

Unless we are required to disclose your personal information by law, Court or arbitration proceedings, by a regulatory authority, under regulations (including those made under the Corporations Act) or to fulfil a professional duty, your personal information will only be used by or disclosed to persons working at or for [connectingthedots.com.au](https://connectingthedots.com.au). We will not disclose your personal information to third parties, without your consent, unless allowed by the Privacy Act or authorised by some other Australian law.

All our communications and servers are located in Australia and we will not transfer any personal information we hold about you to any organisation outside Australia in any circumstances. Our website and email communications are secured by SSL encryption and we have never had to report a breach of privacy.

### **Anonymity**

We take all reasonable steps to de-identify personal information in reports and work generally. The retention of personal information is subject to the same retention policy as other information in our possession, that is, material is generally destroyed ten years after its creation unless it is still required for legal reasons or is being retained as an historical record.

### **No Use of Social Media**

While some organisations use social media to promote their interests, we actively avoid all social media as we believe that this is neither consistent with our privacy policy nor in our clients' interests. Any content posted to social media about us or any client matter that we deem to be outside this guideline or inappropriate will be vigorously actioned for removal.

### **Correction of personal information**

Under the Privacy Act, you have a right to seek access to your personal information, subject to any exemptions allowed under the Privacy Act.

If you request access to your personal information, you will need to prove your identity. We may also need to inform our client about your request under our contractual arrangements with them.

You also have the right to ask us to correct information about you to ensure the personal information we hold is accurate, up-to-date, complete, relevant and not misleading. Our policy is to consider any requests for access or correction in a timely way.

### **Monies Due**

Our invoices are generally due after 14 days. If after 30 days an invoice remains outstanding, we reserve the right to publicly list your organisation, the amount outstanding and the due date on our website and any other third-party website such as [www.creditorwatch.com.au](https://www.creditorwatch.com.au). Any such listing will be removed once the outstanding amounts are paid.

## Contacting us

If you have any questions about this Privacy Policy, if you wish to complain about how we have handled personal information about you or if you wish to access or correct your personal information, please contact us at Connecting Every Dot Pty Ltd, on:

Address:

Connecting Every Dot Pty Ltd  
Suite 64, Ground Floor  
5/7 Eden Park Drive  
Macquarie Park NSW 2113

Email:

[admin@connectingthedots.com.au](mailto:admin@connectingthedots.com.au)

