

Privacy Policy

UFN (ABN 65 609 464 388) Effective Date: 12/12/2025

Supersedes: Version 1.0, Effective September 10, 2015

1. Introduction and Compliance

This Privacy Policy sets out the policies of UFN and its affiliated companies ("UFN", "we", "us", or "our") regarding the management of personal information collected via our website (the "Site") at http://www.ufn.com.au.

- We respect your rights to privacy and comply with the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (the Act).
- This policy is publicly available and outlines the kinds of personal information we collect, the purposes for which we hold it, and how you may access and correct your information or make a complaint.
- By using or registering with our Site, you signify your understanding and acceptance of this Privacy Policy.

2. Definition of Personal Information

'Personal information' is information or an opinion about an identified individual, or an individual who is reasonably identifiable.

Category	Examples	New/Clarified Technical Data
Identity/Contact	Name, mailing/street address, phone number, email address, date of birth, profession.	None
Digital/Behavioural	User name, profile pictures, content of posts.	IP addresses, geographical location, browser type and version, length of visit, page views, website navigation paths, device identifiers, and metadata.





Category	Examples	New/Clarified Technical Data
Financial/Transactional	Information relating to purchases/transactions, and card details.	None

3. Collection of Personal Information

We will collect personal information directly from you unless it is unreasonable or impracticable to do so.

3.1 Methods of Direct Collection

We collect information when you provide it to us, including:

- When you register with our website or complete your profile.
- When you subscribe to email notifications and/or newsletters.
- When you use services on our website or make a purchase.
- When you post information for publication (e.g., user content).
- Through any communication sent to us or through our website.

3.2 Collection from Third Parties

We may also collect personal information from third parties, including:

- Credit reporting agencies, law enforcement agencies, and other government entities.
- Our related bodies corporate, contractors, or service providers.

3.3 Consenting to Others' Information

Before disclosing another person's personal information to us, you must obtain that person's consent to both the disclosure and the processing of that personal information in accordance with this policy.

3.4 Cookies and Tracking

We use cookies to identify you, measure traffic, and improve our services.

- We log IP addresses to analyse trends, administer the website, and track user movements.
- If you do not wish to receive cookies, you can set your browser so that your computer does not accept them.

4. Purposes of Collection, Holding, Use, and Disclosure

We collect, hold, use, and disclose your personal information for purposes reasonably necessary for, or directly related to, our functions and activities:





Purpose Category	Examples of Use	
Service Delivery	Providing services, sending requested communications, processing payments, and dealing with enquiries and complaints.	
Website & System Management	Administering, personalising, and securing our website, preventing fraud, and assessing/improving its operation.	
Internal Business	Administrative, planning, product/service development, quality control, or research purposes of UFN, its related bodies corporate, contractors, or service providers.	
Legal/Regulatory	Complying with any law, rule, regulation, or determination of a regulator or governmental authority.	

 We do not currently use automated decision-making (ADM) systems (e.g., computer programs, algorithms) in connection with your personal information.

5. Disclosure of Personal Information

We may disclose personal information to:

- Our employees, related bodies corporate, contractors, or service providers (e.g., payment processors, web hosting providers, professional advisors) for the purposes of operation and service provision.
- Suppliers and other third parties with whom we have commercial relationships for business, marketing, and related purposes.
- Our payment services provider, solely for the purposes of processing payments, refunds, and dealing with related complaints.
- Any organisation for any authorised purpose with your express consent.

Overseas Disclosure

We may disclose personal information to related bodies corporate and third-party suppliers and service providers located overseas.

- Location: Entities outside Australia may include our data hosting and other IT service providers located in Singapore.
- Accountability: Before disclosing personal information to an overseas recipient, we must take reasonable steps in the circumstances to ensure the recipient does not breach the APPs. If we disclose the information, we remain accountable for any acts or practices of the overseas recipient that would breach the APPs





 Consent Exception: We may disclose personal information overseas without taking reasonable steps if we expressly inform the individual that by consenting to the disclosure, UFN will no longer be accountable for the information once disclosed, and the individual subsequently provides consent.

6. Security and Data Breach Notification

We take reasonable technical and organisational precautions to protect the personal information we collect from loss, misuse, interference, or alteration.

- Protective Measures: We use SSL technology to protect the transmission of sensitive personal information. Personal information is stored on secure (password and firewall-protected) servers and electronic financial transactions are protected by encryption.
- **Retention:** We hold your information in electronic or hard copy form. Personal information is destroyed or de-identified when it is no longer needed.
- **User Responsibility:** You are responsible for keeping your website password confidential. You acknowledge that transmitting information over the internet is inherently insecure, and any transmission is at your own risk.

Notifiable Data Breaches (NDB) Scheme

- **Assessment:** Where a data breach involving personal information is suspected, we will take immediate steps to contain it and conduct an assessment.
- Notification: If we believe a data breach is likely to result in serious harm to any
 affected individual, we will promptly notify the affected individuals and the Office of
 the Australian Information Commissioner (OAIC) in accordance with the Act. The
 notification will include a description of the breach, the kinds of information involved,
 and recommended steps individuals should take.

7. Access and Correction

Accessing Your Information

- You may request access to any personal information we hold about you by contacting us.
- There are no fees or charges for requesting access or correction under the Privacy Act
- We must respond to an access request within a reasonable period (usually within 30 days).
- We may refuse access if granting it would interfere with the privacy of others or result in a breach of confidentiality. If refused, we will provide written reasons.

Correcting Your Information





- If you believe the personal information we hold is inaccurate, out-of-date, incomplete, irrelevant, or misleading, you may request us to amend it. We must take reasonable steps to correct the information.
- If we do not agree to the correction, we will provide written reasons for the refusal and, if requested by you, will take reasonable steps to associate a statement with the personal information that you disagree with it.

8. Making a Complaint

If you have a concern or a complaint regarding the treatment of your privacy or a possible breach, you must contact our Privacy Officer in writing.

- Process: Our Privacy Officer will investigate and aim to respond to you within 30 days. If we cannot provide a final response within this time, we will contact you to explain why and agree on a new timeframe.
- Outcome: After our investigation, we will advise you of the outcome in writing.
- Further Action: If you are unsatisfied with the outcome, you may seek a review by the Privacy Commissioner with the Office of the Australian Information Commissioner (OAIC).

9. Contacting Us

For any questions about this Privacy Policy, concerns, or a complaint, please contact our Privacy Officer:

Contact Role	Details
Privacy Officer	info@ufn.com.au
Postal Address (Updated)	Suite 4, Level 5, 1C Homebush Bay Drive, Rhodes NSW 2138
Phone	+61 2 9698 8818

