

Privacy Policy of The Churches of Christ Property Trust

This Privacy Policy outlines how The Churches of Christ Property Trust (**Trust** or **we**) collects, uses, discloses and otherwise handles personal information. It also explains how you can access and correct the personal information we hold about you or complain about any suspected privacy breach.

In some situations, we may provide individuals with a specific privacy notice in relation to the collection of personal information. If there is any inconsistency between a privacy notice and this Privacy Policy, you should rely on the information in the privacy notice.

This version of our Privacy Policy was last updated on *Thursday, 26 June 2025*.

What personal information do we collect?

We may collect personal information about you, including the following:

- your name and signature;
- personal and/or business contact details;
- church attended (if applicable);
- date of birth and gender;

Payment details

We may collect payment details such as bank account names, BSBs, and account numbers to enable the Trust to make payments via EFT.

How do we collect personal information?

The Trust collects personal information in a number of different ways, including:

- Churches of Christ Investment Fund forms;
- by email; telephone; and letter.

We may collect personal information via the Churches of Christ in NSW or Fresh Hope Communities websites when an individual completes an online contact form, or via an email forwarded from those entities.

We may take photos at events such as *Collective*, and at such events, you may be filmed, recorded or photographed and such recordings and images may be used for promotional and/or purposes such as the Annual Report of the Trust. They may be published in media including online.

For what purposes do we collect, hold, use and disclose personal information?

The reason we collect, hold, use and disclose (together handle) the personal information outlined above is so that we can provide you with products and services (including processing payments), manage our relationship with you, communicate with you effectively, improve our products and services, and manage professional conduct issues.

We may also handle your personal information to notify you about our products and services.

In addition, we may handle personal information for other purposes explained at the time of collection or which are required or authorised by or under law (including privacy legislation).

How do we use your personal information?

We may use personal information, specifically your name and relevant address details, to let you know about our products and services including changes to those products and services such as changes to interest rates for investors and borrowers.

Opting out from communications

You can opt out of receiving communications from us at any time, in the following ways:

- by contacting the Privacy Officer of the Trust; and
- advising us by phone, email or letter.

To whom do we disclose personal information?

The Trust may disclose personal information to third parties that provide services to the Trust (such as Fresh Hope Communities) or related third parties within the network of Churches of Christ in NSW (such as the Network Resourcing Team).

We may disclose additional personal information that we collect about you, such as your phone number and email address, to enable contact tracing in the event of a health incident.

We may also disclose personal information about you to other service providers, such as technology providers, auditors, and bankers to assist us in providing services.

The Trust may also disclose personal information where required or authorised by law.

The Trust does not sell or rent personal information to third parties.

How do we hold personal information and keep it secure?

The Trust holds personal information in a number of ways, including in electronic databases, email contact lists, and in paper files (locked away where appropriate).

Paper files may also be archived in boxes and stored offsite in secure facilities.

The Trust (and its service provider) takes steps to secure the personal information we hold including the use of Information and Communications Technology (ICT) security (using encryption, firewalls, anti-virus software and login and password protection), secure office access, personnel security and training and workplace policies.

The Trust only permits your details to be accessed by authorised personnel, and it is a condition of employment that employees of the Trust maintain the confidentiality of personal information.

If you are concerned about sending your information over the internet, you can contact the Trust by letter or telephone.

The privacy of your personal information can also be protected by you, by keeping passwords secret, changing them frequently, and by refraining from writing your payment details in the body of an email.

If you become aware of any security breach, please advise us as soon as possible.

Third parties

We may use third-party providers to store personal information electronically. We take reasonable steps to ensure this information is held securely.

Internet

The Trust cannot remove all risks involved in sending information through any channel over the Internet. You send information over the Internet entirely at your own risk.

Retention of Personal Information

Personal information is retained in the records of the Trust for operational reasons including but not limited to auditing purposes.

Accidental or unauthorised use or disclosure

In the event of accidental or unauthorised use or disclosure of personal information, we shall take action to remedy such a breach and shall notify the individual and the Privacy Commissioner as may be required by law.

Online privacy issues

The Trust will apply this policy to all personal information it handles, whether collected online or otherwise. This clause is intended to provide more information about privacy for online users.

(a) Online collection of personal and non-personal information

As outlined in the section titled 'How do we collect personal information?', we may collect personal information via the Churches of Christ in NSW or Fresh Hope Communities websites when an individual completes an online contact form.

(b) Links to other websites

We may provide links to third party websites, for your convenience and information. When you access a non-Trust website, please understand that the Trust is not responsible for the privacy or security practices of that site, which are not covered by this Privacy Policy.

We suggest that you review the privacy policies of each site you visit, before supplying any personal information to them.

How can you access and correct your personal information?

Under the Privacy Act, you may have a right to seek access to, and correction of, personal information which the Trust holds about you.

Access

If you wish to seek access to the personal information that the Trust holds about you, we ask that you contact the Privacy Officer of the Trust (details in the section below titled 'How can you contact us?'), who will explain how the Trust will handle your access request.

We will assume (unless you tell us otherwise) that your request relates to our current records about you. These current records may include personal information about you which is included in our

databases and in paper files, and which may be used by the Trust on a day-to-day basis. To provide you with access to 'current' personal information, the Trust would ordinarily provide you with a scan or print-out of the relevant personal information from our databases, or with photocopies of records which are held only on paper files. If you request access in a different manner, we will give you access in this manner if it is reasonable and practicable for us to do so. Ordinarily, the Trust will not charge you for the cost of providing this type of access to these records.

For legal and administrative reasons, the Trust may also store records containing personal information in its archives. You may seek access to the records held by the Trust which are not current records, but if you do so, we may charge you for the cost of providing access (but not for the making of the request).

Correction

If you are of the view that personal information about you is inaccurate, out-of-date, incomplete, irrelevant or misleading, please provide the Privacy Officer of the Trust with your request for correction (contact details are set out in the section below titled 'How can you contact us?').

The policy of the Trust is to consider any reasonable requests for correction within 3 working days, however, under some extenuating circumstances (such as illness or staff leave) it may take longer.

How can you make a privacy complaint?

If you wish to complain about how we have handled your personal information, please contact the Privacy Officer of the Trust using the contact details set out below.

We will acknowledge receipt of your complaint within 2 working days and aim to review and respond to your complaint within 10 business days, unless there are extenuating circumstances.

How can you contact us?

If you have any questions or comments about this Privacy Policy, please contact the *Corporate Secretary & Executive Officer of the Trust* who is also the Privacy Officer of the Trust:

- by telephone: **02 8573 6000**
- by e-mail: office@freshhope.org.au or
- by letter: **The Churches of Christ Property Trust, PO Box 3561, RHODES NSW 2138**