
Policy Type	Operational
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Policy Title	Privacy Policy
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1 Purpose

Financial Counselling Queensland (FCQ) is dedicated to safeguarding the privacy of its members and all individuals it engages with. In doing so, FCQ is committed to upholding the principles and objectives of the Privacy Act 1988, including compliance with the 13 Australian Privacy Principles outlined in the Act.

2 Scope

FCQ is committed to safeguarding privacy through responsible handling of personal and sensitive information. This policy outlines the ways in which such information is collected, stored and protected, ensuring compliance with applicable privacy laws. It applies to everyone involved with FCQ—including members, prospective members, employees and stakeholders—and encompasses all data gathered or shared in the course of FCQ's operations.

3 Definitions

Personal Information is information or an opinion, whether true or not, that is recorded in any form, about an individual whose identity is apparent or can reasonably be ascertained from the information or opinion. This includes details such as a person's name, contact information, date of birth, employment or education history, identification numbers, username and passwords, and other data that can be used alone or in combination to recognise or trace someone's identity.

Primary Purpose is the main reason the Personal Information was shared with or collected by FCQ. FCQ collects information necessary to meet the objectives of the Association outlined in our Rules of Association. For example, FCQ will collect Personal Information in order to process membership applications.

Reasonable Secondary Purpose refers to the use or collection of Personal Information for a purpose that is directly related to the Primary Purpose and aligns with what an individual would reasonably expect. This includes activities that support or are incidental to the Primary Purpose. For example, sharing a member mailing list to coordinate meetings for a specific member group would be considered a Reasonable Secondary Purpose.

Sensitive Information is defined in the Privacy Act to include information or an opinion about such things as an individual's racial or ethnic origin, political opinions, membership of a political association, religious or philosophical beliefs, membership of a trade union or other professional body, criminal record or health information.

4 Policy

4.1 Collection of Personal Information

FCQ only collects personal information from members, prospective members, stakeholders and/or employees where it is specific to the objectives of the Association, or for a Reasonable Secondary Purpose.

Information we may collect includes:

- name and contact details (e.g., email address, phone number, postal address)
- membership details (e.g., national identification number, employing agency, qualifications, hours worked per week)
- event registration and attendance information
- payment and invoicing information
- communication preferences and newsletter subscriptions
- IP addresses, browser type and access times
- other information you provide voluntarily

4.2 How We Collect Personal Information

We collect personal information:

- directly from you via website forms, email communications or event registrations
- automatically via website analytics, cookies and server logs
- from third-party payment processors

FCQ does not store any payment information provided.

4.3 Use of Personal Information

We use your personal information to:

- manage and administer your membership
- send renewal notices and membership reminders
- process event registrations and record attendee details
- manage event logistics and communications
- process payments and issue invoices
- send newsletters, updates, and notices
- respond to enquiries and provide support
- maintain and improve our website and services

4.4 Sensitive Information

Sensitive information will be used by FCQ only:

- for the Primary Purpose for which it was obtained
- for a Secondary Purpose that is directly related to the Primary Purpose
- with consent of the individual; or
- where required or authorised by law.

4.5 Disclosure of Personal Information

Your information may be disclosed to:

- the FCQ employees, management committee, including subcommittees, consultants and working groups
- Financial Counselling Australia and state peak associations
- service providers who support our website, event systems, and communications
- service providers including our third-party payment processor, cybersecurity and performance provider and website developer (Please refer to <https://fcq.org.au/governance/> for a list of our current providers)
- Authorities or regulators where required by law

We will never sell or rent your personal information to third parties.

4.6 Quality of Personal Information

You may access the personal information we hold about you and request correction if that information is inaccurate, out-of-date, incomplete, irrelevant, or misleading.

Personal Information can be accessed through a password secured area of the FCQ website or by contacting FCQ.

5 Website Hosting and Data Security

Our website is hosted in Australia. We use an external service provider for web performance optimisation and security services, including protection from distributed denial of service attacks and content delivery acceleration. Data processed may be temporarily cached in servers located in various global locations, subject to the service provider's privacy policy.

We implement reasonable administrative, technical and physical safeguards to protect your personal information from misuse, interference, loss, unauthorised access, modification or disclosure.

6 Cookies and Analytics

We use cookies and analytics tools to improve website performance, understand how visitors interact with our site and help secure the site.

You can manage cookie preferences through your browser settings.

7 Complaints and Enquiries

If you have a privacy-related enquiry or complaint, please contact us. We take all complaints seriously and will respond promptly.

If you are not satisfied with our response, you may contact the Office of the Australian

Information Commissioner (OAIC) at www.oaic.gov.au. Changes to this Privacy Policy

We may update this policy from time to time. The most current version will always be available at <https://fcq.org.au/governance/>.

8 Approval

Approved by the FCQ Management Committee on: 14 May 2025

9 Contacts

For any questions about this policy, contact the FCQ CEO.

Jon O'Mally

Email: jon.omally@fcq.org.au

Ratified	14 May 2025
Review	Biennial
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1	14/05/2025	New Policy	Management Committee