**PRIVACY POLICY**

**Effective Date:** 19 May 2025  
**Last Updated:** 19 May 2025

Monochrome Compliance Pty Ltd (“Monochrome Compliance”, "we", "us", "our") respects your right to privacy and is committed to protecting the personal information of our clients, website visitors, and stakeholders in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles (APPs), and other relevant legislation including the Payment Times Reporting Amendment Act 2024.

This Privacy Policy outlines how we collect, store, use, and disclose your personal information and your rights in relation to that information.

**1. What Personal Information We Collect**

We may collect the following types of personal information:

* Full name, contact details (email, phone, address)
* Business details (ABN, entity structure, trading names)
* Employment information, titles and roles
* Financial details where necessary for compliance analysis
* Responses to compliance-related questionnaires and documentation
* Information collected from cookies, analytics tools, and similar technologies

We do not collect sensitive information (as defined under the Privacy Act) unless it is directly relevant to our services and you have consented to its collection.

**2. How We Collect Your Information**

We may collect personal information:

* Directly from you (via our website forms, email, phone, meetings, or surveys)
* From third-party referrals with your consent
* Through publicly available sources and government registers (e.g., ASIC, ABR)
* Automatically via our website analytics tools (cookies, IP address, usage data)

**3. Purpose of Collection and Use**

We collect and use your personal information for the following purposes:

* To provide and improve our compliance, reporting, and advisory services
* To assess your business needs and customise our services accordingly
* To communicate with you regarding our services or legal obligations
* To comply with legal and regulatory requirements
* For internal business operations, research, and analytics

**4. Disclosure of Personal Information**

We may disclose your information:

* To regulatory or government bodies (e.g., the Australian Taxation Office, ASIC) when required
* To subcontractors, professional advisers, or software platforms we use (under strict confidentiality and only as necessary)
* When legally compelled to do so (e.g., under court orders, subpoenas)

We will never sell or rent your personal information.

**5. Data Retention and Right to Deletion**

All personal data is securely stored in Australia or trusted international jurisdictions with adequate data protection laws.

In the event of formal engagement and selection of (and payment for) our storage option, Client data will be retained for at least of seven (7) years unless otherwise required by law or regulation. After this period, the data will be securely destroyed or anonymised.

Clients have the right to request deletion of their personal information by contacting us at privacy@monochrome-compliance.com. Upon such request, Monochrome Compliance will confirm data deletion within 30 days, unless data retention is required under legislation.

**6. Security of Your Information**

Monochrome Compliance takes the security of your personal information seriously. We implement appropriate technical, administrative, and physical safeguards to protect personal data against unauthorised access, modification, disclosure, or loss. These measures include:

* Secure access controls and authentication;
* Encryption of data in transit and at rest, where appropriate;
* Restriction of access to personal data to authorised personnel only;
* Security vetting of third-party service providers and binding contractual obligations;
* Staff training on privacy and data protection obligations;
* A data breach response plan, including timely notification where required by law.

**7. Access and Correction**

You may request access to your personal information, or request correction if it is inaccurate, incomplete, or outdated, by contacting us at privacy@monochrome-compliance.com

We will respond within 30 days, as required by the APPs.

**8. Cookies and Analytics**

Our website uses cookies and third-party analytics tools (such as Google Analytics) to enhance user experience and monitor site traffic. You may disable cookies in your browser settings, but this may limit site functionality.

**9. Complaints**

If you believe we have breached the Privacy Act or mishandled your information, please contact us. If unresolved, you may lodge a complaint with the Office of the Australian Information Commissioner (OAIC):

1300 363 992  
[https://www.oaic.gov.au](https://www.oaic.gov.au/)

**10. Changes to This Policy**

We may update this Privacy Policy to reflect changes in law or our operations. The latest version will always be available on our website.