Privacy Statement		Tier: 2	
		Revision: 2.1	Date Approved / 19/05/2026
Prepared by: Business Performance Manager	Reviewed by: General Executive Manager	Approved by: Executive Management Team	Review Due Date: 19/05/2029

Objective

St Joseph Affordable Homes Limited (**we, our or us**) is committed to respecting your privacy and your personal information. This statement sets out how we collect, use and disclose your personal information. It also sets out some key parts of our Privacy Policy which may be viewed at on our website at sjah.org.au.

1 Collecting your personal information

1.1 Collecting personal information

We will, if it is reasonable or practicable to do so, collect personal information directly from you. Sometimes you may not be aware that we have collected your personal information. If we collect your personal information, we will take reasonable steps to notify you of the collection.

1.2 Collecting personal information from other sources

Sometimes we collect personal information about you from other sources where it is necessary to do so. Examples of other sources that we may collect personal information from include, but are not limited to:

(a) schools;

(b) your relatives;

(c) our service providers;

(d) from our business partners and other agencies within the Roman Catholic Church Trust Corporation (such as CatholicCare Tasmania);

(e) your authorised representative;

(f) Services Australia (Centrelink);

(g) debt collection agencies; and

(h) information that is publicly available on the electoral roll.

1.3 Collection required by law

We may also collect your personal information if the collection of the information is required or authorised by law or a court/tribunal order.

2 Purposes for collecting personal information

2.1 Purposes

We collect, hold, use and disclose your personal information for the purpose it was collected and related purposes, including:

(a) to assess your housing eligibility;

(b) to establish and administer your tenancy and rental payments;

(c) to verify your identity;

(d) to consider any other application made by you for products or services;

(e) for customer relations purposes, including managing our relationship with you;

(f) to comply with any payment systems requirements;

(g) for information technology systems development and testing where our internal computer systems are upgraded;

(h) for internal operations, including record keeping, risk management, auditing, training, file reviews and account analysis;

(i) to investigate, resolve and prevent complaints;

(j) to conduct fraud assessments;

(k) for reporting and data analytics purposes, including for regulatory, management, statistical or research purposes;

(l) to comply with any applicable laws, regulations or codes of practice;

(m) for communications such as newsletters; and

(n) for any other purpose for which you have given your consent.

2.2 Direct marketing

If you don't want to receive any more direct marketing material from us, you can contact our Privacy Officer at any time in accordance with paragraphs 6 and 7 of this statement.

3 What happens if you don't provide your personal information?

If you do not provide us with your personal information we may not be able to:

(a) verify your identity; and

(b) provide you with the product or service that you want.

4 Use and disclose of personal information

4.1 Disclosing your personal information

We will not use or disclose personal information we hold about you that was collected for a particular purpose for another purpose, unless:

(a) you have consented to the use or disclosure of the information for another purpose; or

(b) the use or disclosure is otherwise permitted under the *Privacy Act* 1998 (Cth) and the *Personal Information Protection Act 2004* (Tas)**.**

4.2 Disclosing your personal information to third parties

Sometimes we may disclose personal information about you to third parties. Examples of third parties that we may disclose your personal information to include, but are not limited to:

(a) our service providers;

(b) our agents, contractors and external advisors (for example, lawyers, auditors and Catholic Development Fund Tasmania);

(c) any person acting on your behalf, including your legal and financial advisers;

(d) Government (including Centrelink), and other regulatory bodies, law enforcement bodies and courts as required or authorised by law;

(e) Local government (for example, to provide contact details to council officers for the purpose of issuing council notices);

(f) external dispute resolution bodies, including members of parliament or their staff, ombudsman: as requested by them, or in response to investigations or complaints;

(g) maintenance and other service contractors, including property valuers;

(h) emergency services (Tasmanian Fire Service, Police, Ambulance, SES) as required;

(i) other financial institutions; and

(j) any other person where you have given your consent.

4.3 Disclosing your personal information overseas

In some circumstances we may need to disclose your personal information to overseas recipients for the purpose of storing your personal information via a Cloud service. These recipients are likely to be located in the United States of America.

As data storage can be accessed from various countries via an internet connection, it is not always practicable for us to know what country your personal information may be held in. As such, disclosures may sometimes occur in countries other than the country listed above.

5 Accessing and correcting your personal information

You have certain rights to access and correct personal information we hold about you.

You can find out how to access personal information we hold about you and how to correct that information by:

(a) reading our Privacy Policy available on our website at sjah.org.au; or

(b) contacting our Privacy Officer on 03 6208 6296 or email on sjah-privacyofficer@aohtas.org.au and asking for a copy.

6 Complaints

Please let us know if you have any queries or concerns about a privacy issue.

You can find out about how to make a complaint and how we deal with complaints by:

(a) reading our Privacy Policy available on our website at sjah.org.au; or

(b) contacting our Privacy Officer on 03 6208 6296 or email on sjah-privacyofficer@aohtas.org.au.