



## Carfi Privacy Policy (Effective 1 July 2026)

Protecting your privacy and the confidentiality of your personal and sensitive information is fundamental to Carfi's business. We are committed to maintaining best practice procedures for handling and protecting your information, in line with current Australian privacy laws and evolving client expectations.

### Gaining Your Consent

Carfi will request your written consent to collect, use, and retain personal and sensitive information. We will not collect any such information unless consent has been provided, except where permitted or required by law.

### Types of Information We Collect, Store, and Use

We may collect, store, and use the following types of personal and sensitive information:

- Personal details (e.g., name, address, contact information, next of kin, family history, date of birth)
- Medical reports and records (e.g., certificates, assessments, provider records, health information)
- Information from government bodies, insurers, and agents (e.g., claim numbers, financial data)
- Employment history (e.g., skills, training, employer details)
- Photographic images to assist with service delivery.

### How Information Is Collected

Personal information is collected in various ways, including:

- During consultations and direct interactions
- Verbal discussions and email correspondence
- Electronic and hardcopy reports and records
- Referrals and correspondence from health practitioners, government bodies, insurers, agents, and employers
- Through our website and digital platforms.

### Purpose for Collecting Your Information

We collect only the information that is reasonable, necessary, or directly related to the services we provide. This information is used to:

- Develop and deliver tailored service plans
- Manage health and safety risks
- Assess physical or psychological function
- Communicate with relevant parties (e.g., doctors, employers, insurers)

### Consequences of Not Providing Information

If you do not provide required personal or health information, we may be unable to deliver our services to you.

### Disclosure of Your Personal Information

Your information will only be disclosed to parties outlined in this policy or as required by law. This may include:

- Your doctor, treatment providers, employer, insurer, and relevant government bodies
- Carfi employees involved in service delivery or administration
- Third-party service providers

We do not disclose your information to overseas recipients unless you consent or it is required by law. Your information will not be sold, rented, or used for unrelated purposes.

### Use of Third-Party Service Providers

Carfi may engage third-party service providers (e.g., cloud storage, IT vendors) to store or process personal information. All such providers are required to comply with privacy obligations equivalent to those set out in this policy.

### Digital Tracking and Cookies

If you use our website or digital services, we may collect information through cookies or similar technologies to improve user experience and service delivery. You can manage your cookie preferences through your browser settings.

### Storage and Security of Your Personal Information

Your information is stored securely, with access restricted to authorised Carfi staff and approved third-party providers. We implement physical, electronic, and procedural safeguards to protect your information from misuse, interference, loss, unauthorised access, modification, or disclosure.

### Data Retention and Deletion

Carfi retains personal information only as long as necessary to fulfill the purposes outlined in this policy or as required by law. After this period, information is securely destroyed or de-identified.

### Data Breach Notification

In the event of a data breach likely to result in serious harm, Carfi will notify affected individuals and the Office of the Australian Information Commissioner in accordance with the Notifiable Data Breaches scheme.

### Accessing and Correcting Your Personal Information

You may request access to or correction of your personal and sensitive information by emailing [info@carfi.net.au](mailto:info@carfi.net.au)

Requests must be in writing, and proof of identity will be required.

Carfi will respond within 14 business days.

Charges for reproduction or supply of information will be communicated in advance.

### Complaints

If you wish to complain about a breach of privacy, please contact our office at 1300 737 403 or [info@carfi.net.au](mailto:info@carfi.net.au). If unresolved, you may escalate your complaint to:

Office of the Australian Information Commissioner  
(GPO Box 5218 Sydney NSW 2001, Ph: 1300 363 992).

### Policy Review and Updates

Carfi reviews this privacy policy regularly to ensure it remains up to date with legal requirements and our business practices. Any changes will be communicated to clients and published on our website.

This updated policy ensures Carfi's ongoing compliance, transparency, and commitment to protecting client privacy in 2026 and beyond.