

Confidential Information and Privacy Policy – Melbourne Buyers Advocates – Web/Authorities

We promise to you that will :-

1. Only **Collect what is necessary** to do our job *legally, professionally and thoroughly* - no more, no less.
 - To be able to Settle your Transaction by the Electronic Conveyancing system (for example on ""PEXA"), we are ***compulsorily*** required to complete a "VOI" (Verification of Identity) on you (much like a Bank "100 point ID") in that we are required to sight (and retain a copy of) your Passport, your Driver's Licence (or 2 other photo ID/High level Official documents), as well as take a "Head & Shoulders" photo of you. From 1/7/2026, we will also be ***compulsorily*** required to complete a Risk Assessment/Security check known as "AML" (Anti-Money Laundering, through a 3rd Party Risk Assessment Provider, Easy AML), and also retain those records. If you are flagged as "High Risk" we may be obliged to make a Report on you/the Transaction.
 - We will never record a Client's ethnicity, religion, sexual orientation, etc. as it is not relevant to a Contract/Purchase. We will never reveal to the Vendor's selling agent details of where you as a Purchaser work or the nature or strength of that employment as it is not necessary for them to know any of that information. Further, allowing such information to be known by the Vendor's side reduces our bargaining power for you – which we will never allow to happen.
2. **Keep** all Personal Information **Secure**.
 - All VOI and AML Documents/Results are immediately uploaded into Cloud Storage and not retained on our own Office Servers.
 - Any hard copy file material is immediately "spiked" on to our file, and returned for storage in lockable steel cabinets as soon as possible.
 - No VOI, AML or File Information is shared overseas or anywhere else, unless requested/instructed by you (for example, to your Accountant). If a Client is using Melbourne Buyers Advocates as Buyers Agent, but not using Stonnington Conveyancing for the resultant Settlement, there is separation between the two businesses and there is no need for either business to be aware of the activities of the other unless the Client is using both Businesses. All files are kept in lockable cabinets, and the Offices of Melbourne Buyers Advocates is protected by double deadlocks front and rear, and a 24/7 Monitored Alarm System for Break-ins and Hardwired Fire/Smoke detectors.
3. Have a readily available **Privacy Policy** including for Handling **Complaints** (if any) about Privacy issues
 - These are both stored on the Melbourne Buyers Advocates Website and referred to in our Authority to Act. If you as a Client want a hard copy of these, they can be downloaded and/or Printed.
4. Upon "expiry" of old files, **Dispose of them Securely and Confidentially**
 - Retain your file for a minimum of Seven (7) Years, but when it is lawful to dispose of old files from archive (currently, 7 years after Settlement), we pay for a professional Secure Destruction company to "pulp" them from a promptly collected lockable Bin