Privacy Policy

Document	Privacy Policy
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Approved by	Directors – Ross Carter and Stacey Richards, 23 November 2026
Privacy Officer	Ross Carter, Director
Next review due	By 31 May 2027 (reviewed annually by 31 May)

1. About this policy

Astro Tax & Accounting Services Pty Ltd ("Astro Tax", "we", "us", "our") is a registered tax agent and accounting practice. We understand the importance of protecting your personal information, and this policy explains how we collect, hold, use, disclose and protect it.

We are bound by, and handle personal information in accordance with:

- the Privacy Act 1988 (Cth) (the Privacy Act) and the Australian Privacy Principles (APPs);
- the Privacy (Tax File Number) Rule 2015 and the Taxation Administration Act 1953 (Cth) in relation to tax file numbers;
- the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (AML/CTF Act) and AML/CTF Rules, for the designated services we provide; and
- our professional duties of confidentiality under the Tax Agent Services Act 2009 (Cth) Code of Professional Conduct and APES 110 Code of Ethics for Professional Accountants.

A copy of the Australian Privacy Principles is available from the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au.

2. What is personal information?

Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not, and whether it is recorded in a material form or not.

Sensitive information is a special category of personal information. It includes information or an opinion about an individual's racial or ethnic origin, political opinions or membership of a political association, religious or philosophical beliefs, membership of a professional or trade association or trade union, sexual orientation or practices, criminal record, health information, genetic information, and biometric information.

3. The kinds of personal information we collect and hold

Depending on the services we provide to you, we may collect and hold:

- name, address, email address, telephone numbers and date of birth;
- tax file numbers (TFNs), ABNs and other government identifiers;
- income, expense, asset, liability, superannuation, investment and banking details;
- employment, payroll and business information;

- information about your spouse, dependants, related entities, trusts, companies, partners, beneficiaries and beneficial owners, where relevant to our services;
- identification documents and verification information (for example, driver's licence or passport details);
- information required for anti-money laundering purposes, such as beneficial ownership, the source of funds or wealth, and whether you are a politically exposed person;
- correspondence and records of our dealings with you; and
- information you provide through our website enquiry form.

We only collect sensitive information where it is reasonably necessary for our services and you consent, or where it is required or authorised by law. For example, health information may be relevant to certain tax claims, and union or professional membership fees may be relevant to deductions.

4. How we collect personal information

Where reasonable and practicable, we collect personal information directly from you, including in meetings, by telephone, by email, through forms and documents you give us, through secure client portals, and through our website www.astrotax.com.au.

We may also collect personal information from third parties with your authority or where permitted by law, including the Australian Taxation Office (ATO), the Australian Securities and Investments Commission (ASIC), banks and other financial institutions (including bank feeds into accounting software), your other professional advisers, your previous accountant, your employer, identity verification services, and public registers. Where we collect information from a third party, we will take reasonable steps to make you aware of this.

If you provide us with personal information about another person (for example, a family member or business associate), please make sure that person is aware that you have done so and of this policy.

5. Why we collect, use and disclose personal information

We collect, use and disclose personal information for the purposes of:

- providing our accounting, taxation, bookkeeping, payroll, business advisory and related services to you;
- preparing and lodging returns, statements and other documents, and acting as your agent with the ATO, ASIC and other government bodies;
- identifying and verifying our clients and meeting our obligations under the AML/CTF Act;
- meeting our legal, regulatory and professional obligations, including to the Tax Practitioners Board (TPB), CPA Australia, Chartered Accountants Australia and New Zealand (CAANZ) and our professional indemnity insurer;
- billing, account administration and managing our relationship with you;
- keeping you informed of matters relevant to your affairs, including newsletters and information about our services (see section 11); and
- other purposes related to the above that you would reasonably expect, or to which you have consented.

If you do not provide the personal information we request, we may not be able to provide our services to you, or may be unable to act for you at all (for example, where we cannot complete identification and verification required under the AML/CTF Act).

6. Tax file numbers

We collect, use, disclose and store TFNs only as permitted by taxation, superannuation and personal assistance law and the Privacy (Tax File Number) Rule 2015. We do not use your TFN as a general identifier, we protect TFN information with appropriate security safeguards, and we securely destroy or de-identify TFN information when it is no longer required by law or for an administrative purpose.

7. Anti-money laundering and counter-terrorism financing

From 1 July 2026, we are a reporting entity under the AML/CTF Act for the designated services we provide. This means that, before and while we provide those services, we are required to:

- collect and verify identification information about you and, where relevant, any beneficial owners, beneficiaries, agents or persons acting on your behalf;
- ask about the nature and purpose of our engagement and, in some cases, the source of funds or wealth;
- keep records of the identification and verification we carry out for at least 7 years after our business relationship ends; and
- report certain matters and transactions to AUSTRAC.

We do not keep copies of your identity documents. Instead, we record the relevant details of the documents we sight or verify. In some circumstances the law prohibits us from telling you that we have made, or are considering making, a report to AUSTRAC. The Privacy Act applies to all personal information we handle for AML/CTF purposes.

8. Disclosure of personal information

We do not sell personal information. We only disclose your personal information for the purposes set out in this policy, with your consent, or where required or authorised by law. We may disclose personal information to:

- the ATO, ASIC, AUSTRAC, the TPB and other government agencies and regulators;
- your other professional advisers, banks and financial institutions, where you have authorised us to do so;
- our professional bodies (CPA Australia and CAANZ) for quality review purposes, and our professional indemnity insurer;
- contractors and service providers who assist us in running our business, such as bookkeepers, IT support, accounting and practice management software providers, cloud storage, document storage and destruction, and mailing services;
- providers of artificial intelligence (AI) tools that we use to help us prepare and review our work, such as drafting correspondence, researching and summarising documents (see sections 9 and 12); and
- a person acting for you, where you have authorised us to deal with them.

Contractors and service providers who have access to personal information are required to keep it confidential, protect it in a manner consistent with this policy, and use it only to carry out the services they were engaged to perform.

We use a business AI assistant (Claude, provided by Anthropic) to help with tasks such as drafting, research and summarising. We use it under commercial terms that do not allow the provider to use our information to train its AI models. Our staff review all AI-assisted work before it is relied on or sent to you, and we do not use AI tools to make decisions about you.

9. Overseas disclosure

Some of the software and service providers we use, including our accounting software, our AML/CTF compliance software and our AI assistant, may store, process or access personal information outside Australia from time to time, for example through cloud servers or support services located overseas. Based on our providers' current arrangements, the countries where this may occur are the United States, New Zealand and the United Kingdom. Information entered into our AI assistant is stored in the United States and may be processed in other countries in Europe and Asia. These arrangements may change over time, and you can contact our Privacy Officer for current details.

Before we use a provider that may handle personal information overseas, we take reasonable steps to ensure the provider is bound by confidentiality and data security obligations, and handles your personal information in a way that is consistent with the Australian Privacy Principles.

10. Automated decision-making

We use AML/CTF compliance software to help us meet our obligations under the AML/CTF Act. This software uses personal information we collect for customer due diligence, such as your name, date of birth, address, identity document details, information about beneficial owners and related parties, the nature and purpose of the engagement, and the results of politically exposed person, sanctions and adverse media screening.

The software uses this information to automatically assess and rate the money laundering and terrorism financing risk associated with a client or engagement, and to flag matters that may need further checks. These results may affect:

- whether we can accept you as a client or continue to act for you;
- the level of identification, verification and ongoing monitoring we must carry out; and
- whether we are required to make a report to AUSTRAC.

Our AML/CTF Compliance Officer reviews the results produced by the software, and a Director makes the final decision on whether to accept or continue an engagement. We do not otherwise use computer programs to make decisions, using your personal information, that could reasonably be expected to significantly affect your rights or interests.

11. Direct marketing

We may use your name and contact details to send you newsletters, tax updates and information about our services that we reasonably believe will be of interest to you. You can opt out at any time, at no cost, by using the unsubscribe link in our emails or by contacting us by email, telephone or in writing. We will action your request promptly.

12. Security of personal information

We take reasonable steps, including technical and organisational measures, to protect personal information from misuse, interference and loss, and from unauthorised access, modification or disclosure. These measures include:

- secure, password-protected systems with multi-factor authentication and access restricted to those who need it;
- use of reputable cloud accounting and practice management software, and secure client portals for exchanging documents;
- use of approved business AI tools only, under internal rules that limit what client information may be entered, with all output reviewed by our staff;
- anti-virus and firewall protection, regular software updates and secure data backups;
- confidentiality obligations for all staff;
- physical security of our office and client files, and secure destruction of paper records;
- due diligence on the service providers we engage; and
- a documented data breach response plan.

Emails and other electronic communications carry some risk of interception or misdirection. We prefer to exchange TFNs and other sensitive documents through secure portals rather than ordinary email.

13. Data breaches

If we suspect a data breach involving personal information we hold, we will act promptly to contain it and assess whether it is likely to result in serious harm to any individual. If it is an eligible data breach under the Notifiable Data Breaches scheme, we will notify the affected individuals and the OAIC as required by the Privacy Act.

14. Retention and destruction

We retain personal information for as long as it is needed for the purposes for which it was collected, or as required by law. Client records are kept for at least 7 years, in line with our taxation, professional and AML/CTF record-keeping obligations. Records of the identification, verification and other customer due diligence we carry out under the AML/CTF Act are kept for at least 7 years after our business relationship with you ends. We do not keep copies of identity documents; we record the relevant details of the documents we sight or verify. When personal information is no longer needed, we take reasonable steps to securely destroy it or permanently de-identify it.

15. Access to and correction of your personal information

You may request access to the personal information we hold about you, and ask us to correct it if it is inaccurate, out of date, incomplete, irrelevant or misleading, by contacting our Privacy Officer (see section 18). We will need to verify your identity before releasing or changing information.

We will respond to your request within a reasonable period, usually within 30 days. There is no charge for making a request or for correcting your information. We may charge a reasonable fee to cover the cost of providing copies of large volumes of information, and will tell you of any fee in advance. If we refuse access or correction, we will explain why in writing (unless it would be unreasonable to do so) and tell you how to complain.

Please let us know as soon as practicable if any of your details change, so that we can keep your records accurate and up to date.

16. Our website

When you use the enquiry form on our website, we collect the details you provide, such as your name, email address, telephone number, suburb and how you heard about us, and use them to respond to your enquiry. Our website may contain links to other websites. We are not responsible for the content or privacy practices of those websites.

17. Complaints

If you have a concern or complaint about how we have handled your personal information, please contact our Privacy Officer in writing (see section 18). We will acknowledge your complaint promptly, investigate it, and aim to respond in writing within 30 days.

If you are not satisfied with our response, you may complain to the Office of the Australian Information Commissioner:

- Website: www.oaic.gov.au
- Telephone: 1300 363 992

18. Contact us

For any privacy enquiries, access or correction requests, or complaints, please contact:

Privacy Officer: Ross Carter, Director
Astro Tax & Accounting Services Pty Ltd
Office: 89 Wellington Road, Dianella WA 6059
Postal: PO Box 1629, Morley WA 6943
Phone: (08) 6262 8327
Email: admin@astrotax.com.au
Website: www.astrotax.com.au

19. Changes to this policy

We review this policy at least annually and may update it from time to time to reflect changes in the law or our practices. The current version is available on our website or on request.