

1. About this Privacy Policy

This Privacy Policy explains how **Genesys Digital Pty Ltd** (“we”, “us”, “our”), operator of **resolvecredit.org**, collects, uses, stores, and discloses your personal information.

We are committed to protecting your privacy and complying with the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles (APPs)**.

By using our website, submitting a form, or otherwise interacting with us, you agree to the terms of this Privacy Policy.

We may update this Privacy Policy from time to time. The latest version will always be available on our Website.

2. What Personal Information We Collect

We collect only the information reasonably necessary to operate our lead-generation business, provide our services, and connect you with our third-party service partners.

We may collect the following information when you complete our online survey, form, or interact with our Website:

- Name
- Phone number
- Email address
- Total debt amounts
- Whether you are behind or up to date with repayments
- Bankruptcy history (e.g., in last 10 years)

- Whether you own a home
- Declared credit rating (e.g., excellent / good / fair / bad)
- Employment status
- Income information
- IP address, browser information, and device identifiers
- Behavioural and tracking data (e.g., via cookies or pixels)

We do **not** intentionally collect “sensitive information” unless you choose to provide it voluntarily. Sensitive information may include health information, ethnicity, political views, or similar categories.

3. Credit-Related Information

Because our forms may ask about debt, arrears, financial hardship, bankruptcy, or credit rating, some of the information submitted may be considered **credit-related personal information** under the Privacy Act.

However, **we do not access, request, or check your official credit file.**

Third-party partners who receive your lead may perform credit checks as part of their standard assessment process. Their handling of that information is governed by **their own privacy policies.**

4. How We Collect Personal Information

We collect information in several ways, including:

- When you complete forms or surveys on our Website
- When you communicate with us
- Automatically through tracking technologies such as cookies, pixels, and analytics tools

- Through records generated during Website use (such as IP address and session logs)

We will not collect personal information in ways that are unfair or unreasonably intrusive.

5. How We Use Personal Information

We use your personal information primarily to:

- Assess whether you may meet the basic criteria for services offered by our partner organisations
- Provide your information to the appropriate partner so they can contact you
- Operate, maintain, and improve our Website and lead-generation systems
- Conduct analytics, testing, optimisation, and performance monitoring
- Comply with our legal obligations

We **do not** provide financial advice and we **do not** make decisions about your eligibility.

We **do not** market to you directly via email, SMS, or phone.

6. Disclosure of Personal Information

We disclose your personal information to:

6.1. Service Partners (Primary Purpose)

We share your information with third-party service providers (“Partners”) who offer products or services that may be relevant to the information you entered into our form.

This may include, but is not limited to:

- Debt-management firms
- Personal insolvency/debt-agreement administrators

- Financial-services providers
- Other industries we may operate in in the future as our business expands

Partners may contact you by phone, SMS, email, or other communication methods.

6.2. Other Disclosures

We may also disclose your information to:

- Technology providers (CRM, hosting, analytics, email systems)
- Contractors or service providers assisting our operations
- Legal, accounting, or compliance advisers
- Regulatory, law enforcement, or government bodies (if legally required)

6.3. Reasonable Safeguards

Before disclosing personal information, we take reasonable steps to ensure the recipient:

- has privacy standards similar to ours, or
 - you have consented to the disclosure
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7. Direct Marketing

- **We do NOT send direct marketing communications.**
- Partners who receive your information may contact you — this contact is covered by **their** privacy and compliance obligations.

You may request that we stop sharing your information with new Partners by contacting us.

8. Cookies, Tracking & Analytics

Our Website uses cookies, pixels, and similar technologies to improve functionality and advertising performance.

This may include:

- Facebook Pixel
- Future use of similar ad tracking or analytics platforms

These tools may collect:

- IP address
- Device type
- Browser type
- Pages visited
- Time spent on pages
- Interaction with forms or ads

You can disable cookies in your browser settings, but doing so may affect functionality.

9. Storage and Security

We take reasonable steps to store your information securely and protect it from:

- misuse
- loss
- unauthorised access
- modification
- disclosure

Your information may be stored in:

- Our CRM systems (e.g., Go High Level)
- Our internal cloud-based systems
- Email systems
- Systems operated by service partners to whom we send your data

We use secure servers, encryption technologies, and access controls wherever reasonably possible.

If we no longer need your personal information for any lawful purpose, and we are not required to retain it, we will take reasonable steps to destroy or de-identify it.

10. Data Retention

We retain your personal information only as long as reasonably necessary for business, compliance, or dispute-resolution purposes.

Our standard retention period is:

- **Until we no longer partner with the client for whom the lead was generated**

Partners may maintain their own retention periods under their legal and business requirements.

11. Access and Correction

You may request:

- access to personal information we hold about you
- correction of information that is inaccurate, incomplete, or outdated

We will respond within a reasonable timeframe (typically within 7–30 days).

We may refuse access in limited circumstances permitted by law, but we will provide reasons if we do so.

To make a request, contact us at:

 info@genesysdigital.ai

12. Third-Party Websites

Our Website may contain links to third-party websites. We are not responsible for:

- the content of those websites
- their privacy practices
- any collection or handling of your information by third parties

We recommend reviewing their privacy policies before providing personal information.

13. Overseas Disclosure

We do not knowingly disclose personal information to overseas entities.

However, certain technology providers (such as cloud hosting, email systems, or analytics platforms) may store information on servers located outside Australia. Where this occurs, we take reasonable steps to ensure compliance with the APPs.

14. Changes to This Privacy Policy

We may amend this Privacy Policy from time to time. Updates will be published on our Website.

Your continued use of the Website after updates indicates acceptance of the revised policy.

15. Contact Us

For questions, concerns, or complaints about our Privacy Policy or how we handle your information, contact us at:

Genesys Digital Pty Ltd

ABN 12 683 461 663

267 Miller St, North Sydney NSW

info@genesysdigital.ai

resolvecredit.org

We will respond as soon as reasonably practicable.