



# Privacy Policy

---

## 1. About Us

AML-READY (ABN: 76687811202) provides online AML/CTF compliance training and support resources. We are committed to protecting your personal information in accordance with the *Privacy Act 1988 (Cth)* and the Australian Privacy Principles (APPs).

## 2. What We Collect and Why

We only collect the information necessary to deliver our training and provide your firm with AUSTRAC-ready audit evidence.

- **Managers/Buyers:** When you buy a bundle, we collect your name, business name, ABN, and contact details to set up your Manager Portal and process your payment.
- **Staff/Students:** When you register for a course (either directly or via a Manager's Access Key), we collect your name and email. We use this to generate your official Certificate of Completion and track your quiz progress.
- **Website Visitors:** We use standard website analytics (like cookies) to understand site traffic and improve our services.

## 3. Payment Security

We do not hold or store your credit card details. All payments are securely processed by our third-party payment gateways (PayPal).

## 4. Who We Share Your Data With

Your training records (name, completion date, and score) are shared with the authorised representative who manages the training bundle on behalf of your firm (such as your Office Manager, HR representative, or nominated AML Compliance Officer). This data is shared strictly so your firm can maintain its Training Register and meet its AUSTRAC training evidence obligations.

We do not sell, rent, or trade your personal data to marketers. We only share data with essential service providers (like our learning management hosting provider) or if strictly required by Australian law.

## 5. Data Storage & Security

We take reasonable steps to protect your information using password-protected portals, secure hosting, and encrypted web traffic. Because we use modern cloud infrastructure, some data may be processed on secure servers located outside of Australia.

## 6. Your Rights

You have the right to request access to the personal information we hold about you, or ask for it to be corrected. If you have a request or a privacy complaint, please email us at [privacy@aml-ready.com](mailto:privacy@aml-ready.com). We will respond within 30 days. If you remain unsatisfied, you may contact the Office of the Australian Information Commissioner (OAIC).