

Privacy Policy

Apple Settlements

Effective Date: 01/07/2026

1. About this Privacy Policy

This Privacy Policy explains how Apple Settlements collects, uses, discloses and protects personal information.

We are a licensed settlement agent operating in Western Australia.

We handle personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs).

Settlement agents are reporting entities under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act). As a result, the Privacy Act applies to personal information collected or handled in connection with those obligations.

2. What Personal Information We Collect

We may collect personal information including (but not limited to):

- full name
- date of birth
- residential or postal address
- email address and phone number
- identification information (for example driver's license, passport details birth certificate, Medicare card)
- financial or banking information
- property transaction details
- information contained in correspondence or documents relating to a settlement

We only collect personal information that is reasonably necessary for providing our services or complying with legal obligations.

To comply with obligations under the AML/CTF Act, we may request information from you as to source of funds for your transaction.

3. How We Collect Personal Information

We collect personal information in several ways, including when you:

- engage us to act as your settlement agent
- provide documents or identification
- complete forms or provide information during a transaction
- communicate with us by phone, email or in writing
- Anti money laundering / counter terrorism financing service providers.

We may also collect personal information from third parties involved in a transaction, including:

- real estate agents
- banks or lenders
- government agencies
- identity verification providers such as EASY AML
- PEXA, the electronic settlement platform used to complete property settlements
- other settlement agents or legal representatives

4. Why We Collect Personal Information

We collect personal information for purposes including:

- arranging and completing settlement transactions
- communicating with you and other parties involved in a transaction
- verifying identity
- preparing and lodging documents
- managing trust account transactions
- complying with legal and regulatory obligations
- managing our business operations

5. Disclosure of Personal Information

We may disclose personal information where reasonably necessary to complete a transaction or comply with legal requirements.

This may include disclosure to:

- banks or financial institutions
- government authorities (such as Landgate)
- PEXA, the electronic settlement platform used for property settlements
- real estate agents
- other settlement agents
- legal practitioners
- identity verification providers EASY AML
- technology service providers assisting us in delivering our services
- Anti money laundering / counter terrorism financing service providers.

We may also disclose personal information where required or authorised by law.

6. Confidentiality

We treat information obtained while acting for a client as confidential.

Information will not be disclosed unless:

- the client has authorised the disclosure, or
- disclosure is required or permitted by law.

7. Security of Personal Information

We take reasonable steps to protect personal information from misuse, loss, unauthorised access, modification or disclosure.

These measures may include:

- secure electronic systems
- password protection
- restricted staff access to information
- secure storage of physical records
- secure destruction or de-identification of information when no longer required

We also only engage service providers that have security measures for information they collect on our behalf, that meets the requirements of the Australian Privacy Principles.

8. Retention of Personal Information

We retain personal information for the period required by law and professional obligations.

When personal information is no longer required, it will be securely destroyed or de-identified. If we receive unsolicited personal information which is not received for the purposes of 4 above, it will be securely destroyed.

9. Access and Correction

You may request access to personal information we hold about you.

You may also request that we correct personal information if it is inaccurate, incomplete or out of date.

Requests can be made using the contact details below.

10. Privacy Complaints

If you have a complaint about how we handle personal information, please contact us.

We will investigate the complaint and respond within a reasonable timeframe.

If you are not satisfied with our response, you may lodge a complaint with the Office of the Australian Information Commissioner (OAIC).

11. Contact Us

Apple Settlements

Address: Unit 2 1070 Beaufort Street BEDFORD WA 6052

Phone: 08 9371 0088

Email: 08 9371 0808