

PRIVACY POLICY

Beating the Odds

Last updated: [August 2026] | Version: 1.0

1. Introduction

Beating the Odds (“we”, “us”, “our”, “the organisation”) is committed to protecting your privacy and handling your personal information responsibly. We are a not-for-profit company limited by guarantee, established to help everyday Australians overcome financial barriers to homeownership and education.

This Privacy Policy explains how we collect, use, hold and disclose personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs). It applies to all personal information we collect, whether through our website, fundraising activities, program applications, donations, correspondence, or other interactions with us.

By providing personal information to us, or by using our website and services, you consent to the collection, use and disclosure of that information as described in this Policy.

2. What Personal Information We Collect

The type of personal information we collect depends on how you interact with us. This may include:

- Contact details - such as your name, postal address, email address and phone number
- Identity information - such as your date of birth, where relevant to program eligibility
- Financial information - such as bank account or payment details provided when donating, or as part of a program application (e.g. information relevant to assessing financial need or eligibility for support)
- Program application information - such as details about your circumstances, income, household, or goals relevant to homeownership or education support you are seeking
- Website and technical information - such as IP address, browser type, device information and website usage data collected through cookies and analytics tools
- Communications - records of correspondence, enquiries, feedback or complaints you provide to us

We do not collect sensitive information (such as health information) unless it is reasonably necessary for our functions and you have consented, or an exception under the Privacy Act applies.

3. How We Collect Personal Information

We collect personal information directly from you when you:

- Apply for or participate in one of our programs
- Join our membership club
- Make a donation
- Subscribe to our newsletter or mailing list
- Contact us by phone, email, post or through our website
- Engage with us on social media

Where reasonable and practicable, we will only collect personal information directly from you. In some circumstances, we may collect information from a third party (for example, a family member assisting with an application) or from publicly available sources, but only where appropriate and lawful to do so.

4. How We Use Your Personal Information

We use personal information for purposes including:

- Assessing and administering program applications and eligibility
- Processing donations, including compliance with applicable fundraising regulations
- Communicating with you, including responding to enquiries and providing updates
- Sending newsletters, marketing or fundraising communications (where you have consented, or as otherwise permitted by law)
- Meeting our legal, regulatory and reporting obligations, including to the Australian Charities and Not-for-profits Commission (ACNC) and relevant state fundraising regulators
- Improving our website, services and programs
- Protecting the rights, property or safety of Beating the Odds, our people, or the public

5. Disclosure of Personal Information

We do not sell your personal information. We may disclose personal information to:

- Our staff, directors and volunteers who need it to perform their roles
- Contracted service providers, such as IT, payment processing, and mailing or communications providers
- Regulatory bodies, including the ACNC and state-based fundraising regulators, where required by law
- Professional advisers, such as our accountants or lawyers, where necessary
- Any other party where you have given consent, or where disclosure is required or authorised by law

We take reasonable steps to ensure that any third party who receives personal information from us is bound by appropriate confidentiality and privacy obligations.

6. Overseas Disclosure

Some of the service providers we use (for example, cloud storage, email or website hosting platforms) may store or process personal information outside Australia. Where this occurs, we take reasonable steps to ensure that any overseas recipient handles personal information consistently with the Australian Privacy Principles, to the extent required by law.

7. Data Security

We take reasonable steps to protect personal information from misuse, interference, loss, and unauthorised access, modification or disclosure. This includes physical, electronic and procedural safeguards such as restricted access, secure storage systems and staff training.

No method of storage or transmission is completely secure. While we take reasonable precautions, we cannot guarantee the absolute security of information transmitted to us electronically.

8. Access and Correction

You may request access to the personal information we hold about you, or ask us to correct information that is inaccurate, out of date, incomplete, irrelevant or misleading. We will respond to requests within a reasonable timeframe and in accordance with the Privacy Act.

In some circumstances, we may not be able to provide access to, or correct, certain information, for example, if to do so would unreasonably impact the privacy of others, or where an exception under the APPs applies. If we refuse a request, we will explain our reasons.

9. Direct Marketing

From time to time we may send you information about our work, fundraising activities, or ways to support Beating the Odds. You may opt out of receiving these communications at any time by using the unsubscribe function in our emails or by contacting us directly using the details below.

10. Cookies and Website Analytics

Our website may use cookies and similar technologies to improve your browsing experience and understand how visitors use our site. You can adjust your browser settings to refuse cookies, though this may affect the functionality of our website.

11. Complaints

If you believe we have breached the Australian Privacy Principles or mishandled your personal information, please contact us using the details below. We will investigate your complaint and aim to 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) at www.oaic.gov.au.

12. Changes to This Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or legal obligations. The updated version will be published on our website with a revised “last updated” date.

13. Contact Us

If you have any questions about this Privacy Policy, or wish to access, correct or make a complaint about your personal information, please contact us:

- Organisation: Beating the Odds
 - Email: Hello@beatingtheodds.com.au
 - Postal Address: 15 Michel rd Scarborough QLD 4020
 - ABN: 15700425841
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