

PRIVACY POLICY

Neo Settlements

Last updated: 14/07/2026

Neo Settlements (“we”, “us”, “our”) provides property and conveyancing settlement services. We are committed to protecting your privacy and handling your personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs).

This policy explains how we collect, hold, use and disclose personal information as part of providing our settlement services.

1. What Information We Collect

In the course of preparing and conducting property settlements, we may collect:

- Identity information — full name, date of birth, address, contact details, and identity documents (e.g. driver’s licence, passport) as required for verification of identity (VOI) purposes.
- Property and transaction information — property address, contract of sale, title details, mortgage and loan information, rates and land tax details.
- Financial information — bank account details, settlement figures, trust account transactions, and payment information.
- Professional contacts — details of your real estate agent, financial institution, solicitor, or other parties involved in the transaction.
- Communications — records of correspondence, instructions, and enquiries you provide to us.

We only collect information that is reasonably necessary for, or directly related to, conducting your settlement.

2. How We Collect Information

We collect personal information directly from you where practicable, including when you:

- Engage us to act on your behalf in a property transaction;
- Complete instruction forms or verification of identity checks;
- Communicate with us by phone, email, post, or in person; or
- Use our website or online portals.

We may also collect information from third parties involved in your transaction, such as your real estate agent, lender, solicitor, the other party’s representative, or relevant government bodies (e.g. Landgate), where necessary to complete the settlement.

3. Why We Collect, Hold, Use and Disclose Your Information

We use personal information to:

- Prepare, conduct, and finalise property settlements;
- Verify your identity in accordance with regulatory requirements;
- Liaise with financial institutions, agents, other settlement agents, and government agencies as required;

- Manage trust account transactions and disbursements;
- Comply with our legal and regulatory obligations (including under the Settlement Agents Act 1981 (WA) and anti-money laundering requirements); and
- Respond to your enquiries and communicate with you about your matter.

We do not use your personal information for direct marketing without your consent, and you may opt out of any marketing communications at any time.

4. Disclosure of Information

We may disclose your personal information to:

- The other party to the transaction and their representatives, where necessary to complete settlement;
- Financial institutions, mortgagees, and lenders;
- Real estate agents involved in the transaction;
- Government and regulatory bodies (e.g. Landgate, the Office of State Revenue, AUSTRAC);
- Our professional advisers (e.g. auditors, insurers) where required; and
- Any other party where required or authorised by law.

We do not sell your personal information to third parties.

Overseas Disclosure

We do not typically disclose personal information to overseas recipients. If this becomes necessary (for example, where a party to a transaction is located overseas, or we use an overseas-based service provider), we will take reasonable steps to ensure that recipient handles your information consistently with the APPs, and will notify you where required.

5. Storage and Security

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

- Secure electronic storage systems with restricted access;
- Physical security measures for hard-copy documents;
- Staff training on privacy and confidentiality obligations; and
- Secure destruction or de-identification of information no longer required, subject to our record-keeping obligations under settlement agent regulations.

6. Access and Correction

You may request access to the personal information we hold about you, or ask us to correct it if it is inaccurate, out of date, or incomplete. To make a request, contact us using the details below. We will respond within a reasonable timeframe and may need to verify your identity before releasing information. In some circumstances permitted by law, we may need to decline a request for access or correction, and we will explain our reasons if this occurs.

7. Complaints

If you have a concern about how we have handled your personal information, please contact us using the details below so we can investigate and respond. If you are not satisfied with our response, you may lodge a complaint with the Office of the Australian Information Commissioner (OAIC):

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

8. Cookies and Website Data

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

9. Changes to This Policy

We may update this policy from time to time to reflect changes in our practices or legal obligations. The most current version will always be available on our website.

10. Contact Us

If you have any questions about this policy or how we handle your personal information, please contact us:

Neo Settlements

Address: 22/782 Canning Highway, Applecross, WA 6153

Phone: 08 93176602

Email: info@neosettlements.com.au

ABN: 51 887 164 532