

# Northern Beaches Bookkeeping Solutions

## Privacy Policy

*Effective date: 19 May 2026*

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### 1. About this Policy

Northern Beaches Bookkeeping Solutions (NBBS, we, us, our) is committed to protecting the privacy of our clients and the people whose information we handle as part of providing bookkeeping and BAS agent services.

This Policy explains how we collect, use, store, disclose, and protect personal information. It applies to all information we hold about our clients, their employees, suppliers, customers, and anyone else whose information we receive in the course of our work.

While NBBS is a small business and not automatically bound by the Privacy Act 1988 (Cth), we voluntarily comply with the Australian Privacy Principles (APPs) as a matter of good professional practice. We are also bound by the Tax File Number Rule 2015 in respect of all TFN information we handle.

### 2. What personal information we collect

We collect personal information necessary to deliver our services. This typically includes:

- Business and contact details (name, business name, ABN, address, phone, email)
- Identification information collected at onboarding (such as driver's licence details)
- Financial information (bank statements, invoices, receipts, payroll records, BAS and tax data)
- Employee information where we provide payroll services (names, tax file numbers, superannuation details, bank account details, pay rates, leave balances)
- Supplier and customer information appearing in client accounting records
- Communications between us and our clients

We only collect information that is reasonably necessary for our work.

### 3. How we collect personal information

We collect personal information directly from clients in most cases, through:

- Onboarding forms (we use Typeform for new client enquiries and onboarding)
- Email and phone communications
- Documents you provide directly or through your accounting software
- Cloud-based platforms you authorise us to access (such as Xero and Dext)

Where we collect information about a third party (for example, your employees or suppliers) from you, we rely on you to have informed those people that their information may be provided to us for bookkeeping and BAS purposes.

## 4. Why we collect and use personal information

We use personal information to:

- Provide bookkeeping, BAS, payroll, and related services
- Communicate with you and respond to your enquiries
- Meet our obligations as a registered BAS agent practice
- Lodge BAS, IAS, TPAR, STP, and other returns with the Australian Taxation Office
- Manage our business, including billing, record-keeping, and quality management
- Send occasional client updates and newsletters (you can unsubscribe at any time)

We do not sell personal information to anyone.

## 5. Third-party platforms we use

To deliver our services efficiently, we use a number of trusted third-party platforms. Each of these platforms has its own privacy practices, and some store or process data outside Australia.

The platforms we currently use are:

- **Xero** (accounting software, processes data internationally)
- **Dext** (document capture, UK-based)
- **Microsoft 365** (email and file storage, processes data internationally)
- **Google Workspace and Google Drive** (file storage and collaboration, US-based)
- **Typeform** (online forms, US-based, used for new client enquiries and onboarding)
- **Mailchimp** (email newsletters, US-based)
- **DocuSign or Adobe Sign** (electronic signing, US-based)
- **ClickUp** (workflow and task management, US-based)
- **Anthropic Claude** (AI assistant used under commercial terms to help with figure checking, calculations, drafting, and research; data is not used to train AI models)

We have selected these platforms because they are widely used by professional practices and provide appropriate data protection. Where they process data outside Australia, we have taken reasonable steps to ensure your information is handled consistently with the Australian Privacy Principles. By engaging us, you consent to your information being handled through these platforms for the purposes described in this Policy.

## 6. Use of artificial intelligence (AI) tools

We use AI tools, including Anthropic's Claude, to assist with tasks such as reviewing figures, checking calculations, drafting communications, and research. Our use of AI is governed by our internal AI Use Policy, summarised as follows:

- AI is used as an assistant, not a replacement for our professional judgement. All AI-assisted outputs are reviewed by a qualified team member before being acted on or shared with you.
- We use AI tools under commercial or enterprise terms only, with model training disabled. Your information is not used to train AI models.

- We do not upload sensitive personal information (such as tax file numbers, identity documents, or bank account details) to AI tools.
- Our use of AI is aligned with the Tax Practitioners Board's guidance on AI use by registered BAS and tax agents.

If you would prefer that we do not use AI tools in connection with your work, please let us know in writing and we will accommodate this where reasonably possible.

## 7. Disclosure of personal information

We disclose personal information only:

- To the Australian Taxation Office and other government agencies as required for lodgements and compliance
- To your accountant or tax agent, with your authorisation
- To the third-party platforms listed in section 5, to the extent necessary to provide our services
- Where required or authorised by law
- With your consent

We do not disclose personal information for direct marketing by third parties.

## 8. Storage and security of personal information

We store personal information in cloud-based systems operated by the platforms listed in section 5, which use industry-standard security measures including encryption in transit and at rest, access controls, and authentication.

Within NBBS, we follow internal procedures to protect personal information, including:

- Restricted access to client files (only team members who need access for their work)
- Two-person verification of new or changed bank details before any payment is made
- Secure document handling and transmission procedures
- Regular review of our Quality Management System

We retain personal information for as long as required to deliver our services and meet our legal obligations (typically a minimum of 5 years after the end of the engagement, in line with ATO record-keeping requirements). We securely delete or de-identify information when it is no longer required.

## 9. Tax File Number (TFN) information

We handle TFN information in accordance with the Tax File Number Rule 2015 and the Privacy Act 1988. TFN information is collected only where required for tax-related purposes, used only for those purposes, stored securely, and not disclosed except as authorised by law.

## 10. Access to and correction of your information

You can request access to the personal information we hold about you, or ask us to correct it if it's inaccurate or out of date.

To make a request, contact us using the details in section 13. We will respond within 30 days. There is no charge for making a request, but we may charge a reasonable fee in some circumstances for providing access (for example, if a request involves significant work).

## 11. Complaints

If you have a concern about how we have handled your personal information, please contact us first (section 13). We take privacy concerns seriously and will work with you to resolve the matter.

If you are not satisfied with our response, you can lodge a complaint with the Office of the Australian Information Commissioner:

- Website: [oaic.gov.au](http://oaic.gov.au)
- Phone: 1300 363 992

## 12. Changes to this Policy

We may update this Policy from time to time. The current version is always available on our website at [northernbeachesbookkeepingsolutions.com.au](http://northernbeachesbookkeepingsolutions.com.au) under Legal & Compliance. Material changes will be communicated to current clients directly.

## 13. Contact us

For any privacy-related questions, requests, or complaints, please contact:

### **Coralie Downie**

Northern Beaches Bookkeeping Solutions  
14/25 Ralston Avenue, Belrose NSW 2085  
Phone: 1300 136 227