

Coolum Coastal Property – Security Policy.

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1. Data Privacy & Collection

Real estate agents handle vast amounts of personal information during open homes, property management inspections, and sales.

- **Collection Limits:** We only collect essential details. We do not unnecessarily retain copies of government IDs (e.g., driver's licenses) unless required for formal applications or formal AML/CTF (Anti-Money Laundering and Counter-Terrorism Financing) identity checks.
- **Policy & Consent:** We have an updated Privacy Policy that outlines how we collect, use, and store data. Our Privacy Policy is publicly available.
- **Data Disposal:** We implement a policy to securely destroy or permanently de-identify tenant and buyer data once the property transaction is completed or it is no longer legally required to be retained.

2. Digital Security & Cyber Threats

Real estate agencies are prime targets for cybercriminals due to the large sums of money and sensitive financial data handled daily.

- **Access Control:** We restrict staff access to sensitive files on a strict "need-to-know" basis.
- **Authentication:** We mandate **Multi-Factor Authentication (MFA)** for all staff across all platforms holding client information (CRMs, email, cloud storage).
- **Verified Communication:** We never communicate bank transfer instructions via email without voice-to-voice verification with the client, as this is a common vector for financial fraud.

3. Physical & On-site Security

Protecting agents at open houses and rental inspections is just as vital as digital security.

- **Open Homes:** We always require attendees to register with full names and phone numbers before entering. We never work alone at an empty property if it feels unsafe.
- **Key Registers:** We keep a strict, auditable log of who signs out keys for private inspections. We require ID for physical key handovers.

4. Regulatory & Compliance Framework

Australia's regulatory environment mandates strict rules for property agencies.

- **AML/CTF Obligations:** We comply with Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) obligations.
- **Privacy Compliance:** We carefully observe state and territory privacy laws, handle data according to the Australian Privacy Principles (APPs), and avoid improper data-sharing.
- **Cyber Insurance:** We carry robust cyber insurance to cover 24/7 incident response, extortion, and liability in the event of a breach.