

Owner Builder Institute

Privacy Policy

This Privacy Policy explains how Owner Builder Institute (OBI) collects, uses, stores, discloses, and protects personal information in connection with the delivery of its non-accredited short courses and related services. OBI is committed to handling personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

By enrolling in a course, making payment, or otherwise providing personal information to OBI, you agree to the collection and handling of your information as described in this Privacy Policy.

1. About OBI

Owner Builder Institute is operated by I Know Property Pty Ltd (ABN 48 615 658 323), trading as Owner Builder Institute. OBI delivers online non-accredited short courses focused on owner building, and site safety awareness.

OBI is not currently a Registered Training Organisation (RTO). The courses delivered by OBI do not lead to qualifications, Statements of Attainment, or certifications issued under the Australian Qualifications Framework (AQF) unless expressly stated otherwise in writing.

2. Definitions

Term	Definition
Personal Information	Information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether or not the information is true and whether or not it is recorded in a material form.
Sensitive Information	A subset of personal information including health information, racial or ethnic origin, religious beliefs, political opinions, union membership, criminal record, and similar categories of information.
Australian Privacy Principles (APPs)	The 13 principles under the Privacy Act 1988 (Cth) that govern how organisations must handle personal information.
Disclosure	The release, transfer, provision of access to, or sharing of personal information with another person or organisation outside OBI.
OBI	Owner Builder Institute, trading as I Know Property Pty Ltd (ABN 48 615 658 323).

3. What Personal Information We Collect

OBI collects personal information that is reasonably necessary for the delivery of its courses and related services. The personal information OBI may collect includes:

- Full name and preferred name.
- Postal address, email address, and phone number.
- Date of birth (where required for identity or certificate purposes).
- Course enrolment details and course activity records.
- Payment and transaction information (processed securely through our payment provider).
- Communications sent to OBI, including enquiries, complaints, and feedback.
- Technical information where you interact with OBI's website or course portal (such as browser type, device, and usage data collected via cookies or analytics tools).

Where practical, OBI will collect personal information directly from you. Where information is collected from another person (such as an employer paying on your behalf), OBI will take reasonable steps to notify you.

OBI will only collect sensitive information with your consent or as otherwise permitted by law.

4. How We Collect Personal Information

OBI may collect personal information through:

- Online enrolment forms and course applications.
- Payment transactions processed at checkout.
- Communications by email, phone, or website contact forms.
- Participation in and completion of online course activities.
- Cookies and analytics tools used on OBI's website and course portal.
- Feedback forms, surveys, or complaint submissions.

5. Why We Collect Personal Information

OBI collects personal information for the following purposes:

- To process enrolment applications and confirm course registrations.
- To deliver courses and provide access to course materials and the learning portal.
- To communicate with participants about their enrolment, course progress, and completion.
- To issue Certificates of Completion upon successful course completion.
- To process payments and manage fee arrangements.
- To provide participant support and respond to enquiries, complaints, or appeals.
- To maintain accurate records for administration and business operations.
- To comply with applicable legal obligations.
- To improve OBI's courses, services, and website through analysis of aggregate usage data.
- To send relevant course information, updates, or promotional communications where you have consented or where otherwise permitted by law.

6. Use and Disclosure of Personal Information

OBI will only use or disclose personal information for the purpose for which it was collected, or for a directly related purpose that you would reasonably expect, unless you consent to another use or disclosure, or another lawful basis applies.

OBI may disclose personal information to:

- Third-party service providers who assist with course delivery, payment processing, IT systems, website hosting, or administration, where those providers are required to handle information securely and in accordance with OBI's privacy obligations.
- An employer or funding body that has paid for a participant's enrolment, for the purpose of reporting on enrolment, course access, and completion outcomes.
- Law enforcement agencies, courts, or regulatory bodies, where required or authorised by law.
- OBI does not disclose personal information to overseas recipients and does not store personal information in systems hosted outside Australia.

OBI will not sell personal information to third parties. OBI will not disclose personal information to unrelated third parties for their own marketing or commercial purposes without your consent.

7. Storage and Security

Personal information collected by OBI is stored securely in electronic systems, including cloud-based platforms and third-party service providers used for course administration and delivery. OBI takes reasonable steps to protect personal information from misuse, interference, loss, unauthorised access, modification, and disclosure.

These steps include:

- Use of reputable, secure platforms for course delivery and administration.
- Password protection and access controls on systems holding personal information.
- Secure payment processing through reputable third-party payment providers (OBI does not store full payment card details).
- Regular review of system access and security practices.

Where personal information is no longer required for any purpose for which it may lawfully be used, OBI will take reasonable steps to destroy or de-identify that information.

8. Cookies and Website Analytics

OBI's website and course portal may use cookies and analytics tools (such as Google Analytics) to collect information about how visitors use OBI's website and course portal. This information is used to improve OBI's website, understand user behaviour, and support marketing activities.

Cookies are small data files stored on your device. You can configure your browser to refuse cookies, though this may affect your ability to use some features of the website or course portal.

Analytics data collected is typically aggregated and non-identifying. Where analytics tools process personal information, OBI takes reasonable steps to ensure those tools are configured in accordance with applicable privacy requirements.

9. Marketing Communications

OBI may send you information about courses, promotions, or updates that may be of interest to you. Where required by law, OBI will only send marketing communications with your consent.

You may opt out of receiving marketing communications from OBI at any time by:

- Using the unsubscribe link in any marketing email.
- Contacting OBI at admin@ownerbuilderinstitute.com.au and requesting removal from marketing communications.

Opting out of marketing communications will not affect OBI's ability to send you transactional or administrative communications relating to your enrolment.

10. Access to and Correction of Personal Information

You have the right to request access to the personal information OBI holds about you, and to request correction of that information if it is inaccurate, out of date, incomplete, irrelevant, or misleading.

To make an access or correction request, please contact OBI using the contact details at the end of this policy. OBI will respond to access and correction requests within a reasonable time and in accordance with the Australian Privacy Principles.

In some circumstances, OBI may decline an access request where permitted by law. If OBI declines a request, OBI will provide written reasons.

11. Privacy Complaints

If you have a concern or complaint about the way OBI has handled your personal information, please contact OBI in the first instance using the contact details below. OBI will acknowledge your complaint promptly and work to resolve it within a reasonable timeframe.

If you are not satisfied with OBI's response, you may make a complaint to the Office of the Australian Information Commissioner (OAIC):

- Website: www.oaic.gov.au
- Phone: 1300 363 992
- Post: GPO Box 5218, Sydney NSW 2001

12. Third-Party Websites and Links

OBI's website and course portal may contain links to third-party websites. OBI is not responsible for the privacy practices of those websites. We encourage you to review the privacy policies of any third-party websites you visit.

13. Future Changes to This Policy

OBI may update this Privacy Policy from time to time to reflect changes in our services, legal obligations, or business practices. The current version of this Privacy Policy will always be available on OBI's website. Where a change is material, OBI will take reasonable steps to notify participants.

If OBI becomes a Registered Training Organisation in the future, additional privacy obligations may apply, including collection and disclosure requirements relating to AVETMISS reporting, Unique Student Identifiers (USI), and regulatory compliance. Participants will be notified of any such obligations that become applicable.

14. Contact

For privacy-related enquiries, access and correction requests, or complaints, please contact:

Owner Builder Institute

Email: admin@ownerbuilderinstitute.com.au

Website: www.ownerbuilderinstitute.com.au