PRIVACY POLICY

How Creative Property Academy collects, uses, stores and protects your personal information. Effective 14 November 2026.

Sandrez Managements Pty Ltd (ACN 703 591 557) which operates Creative Property Academy (**CPA**, **we**, **us**) respects your privacy. This policy explains how we handle personal information, consistent with the Australian Privacy Principles in the *Privacy Act 1988* (Cth).

1. What we collect

We may collect:

- your name, email address, phone number, postal address and date of birth;
- details about your property goals, experience, employment, financial position and investment interests that you share with us, including on application forms and sales calls;
- payment and billing information (card details are processed and stored by our payment providers, not by us);
- records of your purchases, payments, Program access, attendance and communications;
- details you provide when registering for or attending webinars and live events;
- recordings of calls, coaching sessions, mentoring sessions and events;
- content you post in our communities; and
- technical information such as IP address, device, browser and website or advertising activity, collected through cookies and tracking pixels.

2. How we collect it

We collect information directly from you when you enquire, complete a form, book or attend a call, purchase, attend sessions or events, use our platforms or communicate with us. We may also collect it from our service providers, advertising platforms and people who refer you to us.

3. Why we use it

We use your personal information to:

- assess whether a Program suits you and respond to your enquiries;
- provide, deliver and improve our Programs, coaching, events and support;
- process payments, manage payment plans and recover overdue amounts;
- set up your access to platforms and inclusions such as Circle, Zoom and RP Data;
- send you service messages, and marketing about our Programs (you can opt out at any time);
- run and measure our advertising;

- keep records, resolve disputes, respond to chargebacks and protect our legal rights; and
- comply with our legal obligations.

4. Who we share it with

We share personal information only as needed for these purposes, with:

- our staff, coaches, mentors and contractors;
- service providers who run our business systems, including payment processing (Whop and Stripe), CRM and communications (GoHighLevel), community and course delivery (Circle), video calls (Zoom), accounting (Xero), email and data providers, and CoreLogic for RP Data access;
- our professional advisers, such as accountants and lawyers;
- debt collection agencies, where amounts are overdue; and
- government bodies and others where required or authorised by law.

We do not sell your personal information.

5. Overseas disclosure

Some of our service providers store or process information outside Australia, including in the United States and other countries where their servers are located. We take reasonable steps to ensure these providers handle your information securely and consistently with Australian privacy law.

6. Recordings

We may record calls, coaching sessions, mentoring sessions and events for delivery, quality, training, compliance and dispute resolution. Group session recordings may be shared with other clients of the Program. We will not use your name, image, voice or testimonial in public marketing without your consent.

7. Marketing

We may send you information about our Programs by email, SMS or other channels. You can opt out at any time using the unsubscribe link or by contacting us. Service messages about your Program and payments will continue while you are a client.

8. Cookies and advertising

Our websites and checkout pages use cookies and tracking pixels (including from Meta and Google) to operate the site, measure performance and show relevant advertising. You can control cookies through your browser settings.

9. Security and retention

We take reasonable steps to protect your information from misuse, loss and unauthorised access, including access controls and reputable service providers. We keep information for as long as needed for the purposes above and to meet legal, tax and record-keeping obligations, then securely delete or

de-identify it.

10. Access, correction and complaints

You may ask to access or correct the personal information we hold about you by contacting us. If you have a privacy complaint, please contact us first and we will respond within 30 days. If you are not satisfied, you may contact the Office of the Australian Information Commissioner at oaic.gov.au.

11. Changes

We may update this policy from time to time. The current version is always available from us on request and on our website.

12. Contact us

Privacy Officer, Creative Property Academy
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