

PRIVACY POLICY & CREDIT REPORTING POLICY

INTRODUCTION

In this Privacy Policy and Credit Reporting Policy, a reference to “**we**”, “**our**” and “**us**” is, unless otherwise stated, a reference to PrixMax Australia Pty Ltd (ACN 060 875 827) and its related bodies corporate.

This policy sets out the manner in which we collect, use, disclose and manage personal information. This policy also contains our Credit Reporting Policy, which describes how we may collect, use, hold and disclose any credit related information about customers and prospective customers.

By purchasing our products and services, using our website or entering into an agreement with us, you are taken to have read and agreed to the collection, use, disclosure and handling of your personal information in accordance with this policy.

We may change this policy from time to time, including for the purposes of complying with the *Privacy Act 1988* (Cth) as amended (**Privacy Act**). Any updated versions of this policy will be posted on our website and will be effective from the date of posting. You should review this policy periodically so that you are updated on any changes.

PRIVACY POLICY

RESPECTING YOUR PERSONAL INFORMATION

We respect the importance of protecting personal information. We do not collect sensitive information as defined under the Privacy Act, such as racial or ethnicity information, political opinions or associations, criminal records or health information. In collecting and handling personal information, we are bound by the Privacy Act, including the Australian Privacy Principles (**APPs**), and applicable privacy regulations.

THE PERSONAL INFORMATION WE MAY COLLECT

We may collect personal information about you including, but not limited to, your name, address, date of birth, phone number, email, occupation and any other information provided. For some services and products, we may also collect your personal information to enable verification of your identity. If you submit personal information to us in relation to an employment opportunity, we may also collect information about your employment and academic history. We may also collect non-personal information about you including, but not limited to, data relating to your activities on our website (including IP addresses) via tracking technologies such as cookies, web beacons and measurement software or data relating to survey responses.

You acknowledge that the personal information you provide us and which we collect from you is your own information or information which you have been authorised to provide to us.

HOW WE COLLECT YOUR PERSONAL INFORMATION

We may collect personal information about you from a variety of sources including where you:

- (a) contact us or our service providers for any reason, including where you may be inquiring about or purchasing our products and services, seeking assistance, requesting information, or reporting problems with our website;
- (b) enter into a contract or agreement with us in respect of the provision of our products and services;
- (c) use our products and services and any credit provided by us in connection with those products and services (see our Credit Reporting Policy below for more detail);

- (d) apply for an employment opportunity with us directly, via a social networking site (eg LinkedIn) or through your nominated referees;
- (e) subscribe to receive emails and/or newsletters, or fill in forms and applications; and
- (f) register to use our website through an online account and logging in to that account.

We may also collect your personal information through our related bodies corporate, our service providers and third parties so that we may provide a better or more relevant product or service to you.

If you apply to us for credit, we may also obtain personal information about you from credit reporting bodies, other credit providers, existing or previous suppliers of goods or services, your bank and other businesses for the purposes of assessing your application. See our Credit Reporting Policy below for more details.

HOW WE USE YOUR PERSONAL INFORMATION

We use the personal information we have collected largely for the purpose of providing you with products and services that you have requested, responding to your inquiries, creating and maintaining your account and ensuring you comply and adhere to our website Terms of Use. More specifically, we may use personal information which we have collected to:

- (a) provide our products and services to customers;
- (b) respond to inquiries and requests for assistance;
- (c) understand you and meet your needs;
- (d) process payments and refunds;
- (e) verify your identity and personal information;
- (f) maintain and update our records and carry out other administrative tasks;
- (g) communicate and manage our relationship with you and your organisation;
- (h) help manage and enhance our products and services, including by conducting surveys and other research;
- (i) deal with applications, including assessing your application for credit in connection with our products and services (see our Credit Reporting Policy below for further detail);
- (j) disclose your information to debt collection agencies to recover any amounts you owe us;
- (k) where you have submitted personal information to us in relation to an employment opportunity, consider you for the applicable position or future positions, respond to you in relation to the application and contact your referees whom you have consented to us contacting;
- (l) prevent, investigate, detect and deal with unlawful activity and misconduct (whether actual or suspected); and
- (m) comply with our legal and contractual obligations and protect our lawful interests.

If all or part of the information requested is not provided, we may not be able to provide these products and services.

USING AND DISCLOSING YOUR PERSONAL INFORMATION FOR MARKETING PURPOSES

We may:

- (a) use your personal information to provide you with information about offers, promotions, goods or services, which we think may be of interest to you;
- (b) use personal information to monitor who is accessing our website or using the services offered on our website;
- (c) use personal information to profile the type of people accessing our website; and
- (d) share your information with our service providers and other third parties so that they can provide you with products or services on our behalf or help us to provide you with the requested products or services

including contacting you in relation to the products or services, or to help us to provide you with our products or services.

If we do contact you by using your personal information with your consent in accordance with any of the above, we will give you the opportunity to request that your information not be used for further direct marketing in the future. If you do not want us to use your personal information for direct marketing purposes, please contact us by sending an email to our Privacy Officer at privacyofficer@prixmax.com.

HOW WE MAY DISCLOSE YOUR PERSONAL INFORMATION

We may disclose personal information to our related bodies corporate, service providers or business partners, and may also disclose your personal information:

- (a) to third parties where you have requested information, services or products from them;
- (b) to our professional advisers, including our accountants, auditors and lawyers;
- (c) to government and regulatory authorities and other organisations, as required or authorised by law;
- (d) to organisations who manage our business and corporate strategies, including those involved in a transfer/sale of all or part of our assets or business;
- (e) if you apply to us for credit, to credit reporting bodies, other credit providers, existing or previous suppliers of goods or services, your bank and certain other businesses for the purposes of assessing your application and for the purpose of obtaining credit reporting information about you and other permitted purposes (see our Credit Reporting Policy below for more details); and
- (f) where we are otherwise authorised or required by law to do so.

If you request information from any organisation through our website, you will need to check their privacy policy to find out how they handle your personal information. We are not responsible for the way these organisations collect, use, disclose or handle personal information you provide to them through our website.

DISCLOSURE AND STORAGE OF PERSONAL INFORMATION OUTSIDE AUSTRALIA

Personal information submitted by customers and visitors to our website may be held on servers located in Australia or in the data centres of outsourced data processors with data centres outside of Australia. When you provide us with your personal information you give us your consent to store your personal information outside of Australia.

SECURITY

We strive to ensure the security, integrity and privacy of personal information we collect. We take reasonable steps to ensure the security of your personal information and to protect your personal information from unauthorised access, modification and disclosure. Our employees, contractors, agents and service providers who provide services related to our information systems, are obliged to respect the confidentiality of any personal information held by us. We review and update our security measures in light of current technologies. Unfortunately, no data transmission over the internet can be guaranteed to be totally secure.

COOKIES

We may use cookies, web beacons and measurement software and tools which enable us to monitor traffic patterns and to serve you more efficiently if you revisit our website. A cookie does not identify you personally but it does identify your computer. You can set your browser to notify you when you receive a cookie and this will provide you with an opportunity to either accept or reject it in each instance.

LINKS TO OTHER WEBSITES

Our websites may contain links to other websites operated by third parties. We make no representations or warranties in relation to the privacy practices of any third party website and we are not responsible for the privacy policies or the content of any third party website. Third party websites are responsible for informing you about

their own privacy practices and we encourage you to check the privacy statement of those third party websites before submitting any information to or via that website.

CREDIT REPORTING POLICY

INTRODUCTION

Where we provide products or services to you on credit, we are a credit provider for the purposes of the Privacy Act. We only provide “commercial credit” for the purposes of the Privacy Act to businesses who apply for credit in relation to our products and services. We do not provide any consumer credit. This part of our policy explains how we manage your credit information and credit eligibility information, which is regulated by the Privacy Act and the Credit Reporting Privacy Code.

SOME DEFINITIONS

References to “**you**” and “**your**” in this Credit Reporting Policy are references to individuals in relation to whom we hold credit information or credit eligibility information for the purposes of the Privacy Act in connection with the provision of commercial credit.

Credit information is information that generally relates to credit that you may have applied for (for example, deferred payment terms), and includes certain identification information, basic information about your credit account, information about the kinds of credit provided to you, details about requests for information we make about you to credit reporting bodies (**CRBs**), information about certain overdue payments and serious credit infringements, and any other information that can be collected by CRBs.

Credit eligibility information is information that is equivalent to the kinds of “credit information” noted above that is generally collected from CRBs. This information relates to your dealings with other credit providers (such as banks, other financial institutions, or other organisations that may provide you with credit in connection with their products or services). It may also include certain credit worthiness information that we derive from the data we may receive from a CRB (this may be a credit rating or credit assessment score).

COLLECTION OF CREDIT INFORMATION AND CREDIT ELIGIBILITY INFORMATION

We may collect certain credit information and credit eligibility information about you, which we may obtain from you or from third parties, including from CRBs and other credit providers. This information may be collected in any of the circumstances relating to other personal information as described in the policy above under the heading “How We Collect Your Personal Information”. This information may include your name and contact details, your credit history, information about certain overdue payments and serious credit infringements, and details of any credit related court or insolvency proceedings, defaults and judgments. We store and safeguard your credit information and credit eligibility information in the manner described under the heading “Security” above.

USE AND DISCLOSURE OF YOUR CREDIT INFORMATION AND CREDIT ELIGIBILITY INFORMATION

Our use and disclosure of credit information and credit eligibility information is regulated by the provisions of Part IIIA of the Privacy Act and the Credit Reporting Privacy Code. We will only use or disclose such information for the purposes permitted by these provisions, such as:

- (a) to process an application for credit with us in relation to our products or services;
- (b) to manage the commercial credit we provide and to collect overdue payments; or
- (c) where a disclosure is required or authorised under an Australian law or a court/tribunal order.

We may use the credit information and credit eligibility information collected and held by us to assist us in determining whether we will provide or continue to provide any products or services to you on credit and to

manage our relationship with you. This may include using that information to derive or calculate a credit assessment score in relation to you.

We may disclose to CRBs credit information and credit eligibility information about you in connection with applications for, or other dealings in relation to, commercial credit from us. The kind of information we may disclose to CRBs may include the fact that we provide you with credit, the type of credit you hold, the amount of credit provided to you, the terms and conditions of your credit, and if you have failed in your payment obligations. A CRB may include that information in reports to other credit providers to assist them in assessing future applications for consumer or commercial credit. Although we do not provide consumer credit, if you fail to meet your payment obligations in relation to consumer credit, or you commit a serious credit infringement, a credit provider may be entitled to disclose this information to a CRB.

We may also disclose your credit information and credit eligibility information to other credit providers, existing or previous suppliers of goods or services, your bank and certain other businesses, prospective acquirers of our assets or business, a third party that you or we request act as a guarantor in relation to any credit provided to you, third parties to whom we assign your debt and to other third parties (such as debt collectors, credit management agencies and our agents and other third parties which provide credit related services to us), any person in respect of whom you have given your consent for us to disclose the information to, or otherwise as required or authorised by law.

We may also use and disclose your credit information and credit eligibility information above for other purposes and in other circumstances as described under the headings “How We Use Your Personal Information” and “How We May Disclose Your Personal Information” above, when permitted to do so by the Privacy Act.

In some cases, the people to whom we may disclose your credit information or credit eligibility information may be based outside Australia. See the heading “Disclosure and Storage of Personal Information Outside Australia” above for more details.

THE CRB’S WE DEAL WITH

We may disclose information to the following CRBs:

1. Veda Advantage Information Services and Solutions Limited (Telephone: 1300 921 621 or visit <http://www.mycreditfile.com.au/> for further contact details)
2. Dun & Bradstreet (Australia) Pty Ltd (Telephone: 1300 734 806 or visit <https://www.checkyourcredit.com.au/> for further contact details)
3. Experian Australia Credit Services (Telephone: 1300 921 621 or visit www.experian.com.au/credit-services for further contact details)

Each CRB is required to have a policy which details how they will manage your credit-related personal information. You can obtain the policies of these CRBs by visiting their website or using the contact details set out above.

EXCLUDING YOUR CREDIT REPORTING INFORMATION FROM PRE-SCREENING FOR DIRECT MARKETING

You have a right to request that CRBs do not use any credit related information held by them for the purposes of pre-screening any direct marketing by credit providers. You can ask a CRB not to use your credit reporting information in this way by contacting them using the contact details set out above.

PROTECTING YOUR CREDIT REPORTING INFORMATION IF YOU BECOME THE VICTIM OF FRAUD

If you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud you may request the CRB not use or disclose your credit reporting information. You should contact the relevant CRB directly to make such a request.

COMPLAINTS, CORRECTION AND ACCESS

CORRECTION AND ACCESS

We will endeavour to take reasonable steps to keep accurate and up to date any information which we hold about you. Subject to certain exceptions provided for by law (for example, if providing access would be unlawful or would have an unreasonable impact on the privacy of others), you have the right to ask for access to, or correction of, personal information and credit reporting information that we hold about you. To request access to, or to seek the correction of, personal information and credit reporting information that we hold about you, please contact our Privacy Officer at privacyofficer@prixmax.com or by post at Privacy Officer, PrixMax Australia Pty Ltd, PO Box 6086, Hawthorn West, VIC 3122.

COMPLAINTS RESOLUTION

If at any time you have any concerns, complaints or questions in relation to your privacy, our handling of your personal information or credit related information or our compliance with Part IIIA of the Privacy Act or with the Credit Reporting Privacy Code, please contact our Privacy Officer at privacyofficer@prixmax.com so that we may resolve your concerns.

Our Privacy Officer will investigate your complaint and aim to ensure that we contact you and your complaint is resolved within a reasonable time (and in any event within the time required by the Privacy Act, if applicable). If your complaint relates to whether we have complied with Part IIIA of the Privacy Act or with the Credit Reporting Privacy Code, we will endeavour to write to you within 7 days acknowledging that we have received your complaint. We will aim to investigate and resolve your complaint within 30 days. We may need to consult with a CRB or another credit provider to do so. If we need more than 30 days to resolve your complaint, we will advise you of the reasons for the delay and ask for your consent to extend this day period.

If you are not satisfied with our response to your complaint, or at any time, you may refer your complaint to:

Office of the Australian Information Commissioner

Address: GPO Box 5218, Sydney NSW 2001

Telephone: 1300 363 992

Email: enquiries@oaic.gov.au

Website: www.oaic.gov.au