

Brady Heywood Pty Ltd ACN 144 971 353 (**us, we, our**) recognises the importance of your (**you, your**) privacy and is committed to protecting any personal information we hold about you and safeguarding your privacy.

Our Privacy Policy has been developed in accordance with the *Privacy Act 1988* (Cth) (**Privacy Act**). It details how we manage the collection, storage, use and dissemination of your personal information either through use of our services or via our website, how you can seek access to and correction of your personal information and, if necessary, how you can make a complaint relating to our handling of your personal information.

## Collecting personal information

The nature of the personal information we collect and hold, and where it comes from, will vary according to the circumstances in which we are dealing with you. Personal information comes from you personally, your agents, documentation, correspondence (including facsimile, telephone, email, via application or website (**Site**)) and from third parties.

Personal information may include:

- (a) your name, date of birth, residential and business addresses, telephone numbers, email and other electronic addresses, occupation, details about your family;
- (b) billing information including credit card number, cardholder name and card expiration date;
- (c) username and password;
- (d) IP address, information identifying your device and website;
- (e) other information collected in the conduct of our business.

We usually collect your personal information directly from you. Sometimes we may need to collect personal information about you from third parties for the purposes described below. The circumstances in which we may need to do this include where we need information from a third party to assist us to provide the services. We will advise you if this is necessary.

## Holding Personal Information

We may hold your personal information in physical form or in electronic form on our systems or the systems of our service providers.

Our systems and procedures are designed to prevent your personal information from being accessed by unauthorised personnel, lost or misused. If you reasonably believe that there has been unauthorised use or disclosure of your personal information please contact our Privacy Officer (details below).

If we no longer need your personal information we will, take reasonable steps to destroy or securely delete your personal information in accordance with our document retention policy, unless we are required under Australian law or a court or tribunal order to retain it.

Where appropriate or required, we will require our service providers that hold and process such information on our behalf to follow appropriate standards of security and confidentiality.

## Purposes of collection, use and disclosure of personal information

We will only collect, use and disclose your personal information as reasonably necessary for our business purposes and as permitted by law.

These purposes may include:

- (a) registration and management of your account with us;
- (b) communicating with you;
- (c) providing goods or services to you;
- (d) managing our services including processing receipts, payments and invoices;
- (e) evaluating and monitoring credit worthiness;
- (f) responding to inquiries about applications, accounts or other products, services or arrangements;
- (g) meeting legal and regulatory requirements; and
- (h) enforcing our rights, including undertaking debt collection activities and legal proceedings.

## Disclosures of personal information to third parties

In order to deliver the services, we may disclose your personal information to other organisations but only in relation to providing our services to you. We take reasonable steps to ensure that these organisations are bound by privacy obligations in relation to the protection of your personal information.

We obtain services from other external service providers, some of which may be located outside Australia, and your information may be provided to them for this purpose. We may also need to disclose your personal information to third parties for the purposes of providing services to you.

Third parties to whom we disclose your personal information may include:

- (a) our related entities;
- (b) service providers;
- (c) regulatory bodies in Australia and overseas;
- (d) legal, financial and other advisors;
- (e) distributors;
- (f) debt collectors;
- (g) organisations wishing to acquire an interest in any part of our business from time to time; and
- (h) other information providers.

Some of these recipients may be located outside Australia. It is not reasonably practicable to list all of the countries to which your information may be transmitted from time to time.

We will not adopt, use or disclose a government related identifier unless permitted by the Privacy Act.

We take reasonable steps to ensure that these organisations are bound by privacy obligations in relation to the protection of your personal information.

We may (if permitted by law) disclose your credit information with third parties including credit reporting bodies, our related entities, other credit providers, organisations that perform debt collection activities on our behalf. Credit reporting bodies may include the information we provide to them in reports provided to other credit providers to assist them to assess your creditworthiness.

## Accessing your personal information and credit information

You are entitled under the Privacy Act to access personal information and credit information we hold about you by contacting our Privacy Officer (details below).

Should you require access to your personal information or credit information, please request access and be specific about the information you require.

We will need to validate the identity of anyone making an access request, to ensure that we do not provide your information to anyone who does not have the right to access that information.

Gaining access to your personal information and credit information is subject to some exceptions allowed by law. Factors affecting a right to access include where:

- (a) we reasonably believe that access would pose a serious threat to the life, health or safety of any individual, or to public health or public safety;
- (b) access would have an unreasonable impact on the privacy of others;
- (c) the request for access is frivolous or vexatious;
- (d) the information relates to a commercially sensitive decision-making process;
- (e) access would be unlawful;
- (f) denying access is required or authorised by or under an Australian law or a court/tribunal order;
- (g) access would prejudice enforcement activities or the taking of appropriate action in relation to unlawful activity or serious misconduct;
- (h) the information relates to existing or anticipated legal proceedings between you and us and would not be accessible by the process of discovery; or
- (i) the information would prejudice negotiations with you.

There is no charge for making an access request. Your request will be dealt with in a timely manner.

## Correcting your information

We take all reasonable precautions to ensure that the personal information and credit information we collect, use and disclose is accurate, complete, up-to-date and relevant.

If you believe that this is not the case in relation to any personal information and credit information we hold about you, you have the right under the Privacy Act to request that we correct that information. Please contact the Privacy Officer in this instance.

If we do not agree with a request to correct information we hold in relation to you we will give you notice in writing as to our reasons and the mechanisms available to you to complain about our decision.

You may also request us to associate a statement with that information to the effect that the information is inaccurate, out-of-date, incomplete, irrelevant or misleading so that it is apparent to users of the information.

When contacting us, you have the option to either not identify yourself or to use a pseudonym. However, this will not apply if it is

impracticable for us to communicate with you that way or if we are required or authorised under Australian law (or a court or tribunal order) to only deal with individuals who have identified themselves.

We will attempt to resolve your correction requests in a timely manner. If we need more time to resolve your request we will notify you in writing as to the delay and seek your agreement to a longer period.

There is no cost involved for you to make a correction request or for the correction of your information.

## Site

When you visit [www.bradyheywood.com.au](http://www.bradyheywood.com.au) (**Site**) the server may attach a "cookie" to your computer's memory. A "cookie" assists us to store information on how visitors to the Site use it and the pages that may be of most interest. This information may be used to provide users of your computer with information that we think may interest them.

If you choose, you should be able to configure your device so that it disables "cookies" or does not accept them.

The Site may link directly to websites operated by third parties (**Linked Sites**). You acknowledge that Linked Sites are not operated by us. We encourage you to always read the applicable privacy policy of any Linked Site. We are not responsible for the content or practices of the Linked Sites or their privacy policies regarding the collection, storage, use and dissemination of your personal information.

## Direct marketing

We may use personal information about you for the primary purpose of providing you with our services. We may also use it for other purposes for which you might reasonably expect us to use that information. This includes marketing our business and sending you information about new developments, products, services and special offers by post, telephone or any form of electronic communication. You authorise us to use any email address or other contact information you provide to us at any time for this purpose.

You agree and acknowledge that even if you opt out of receiving marketing material, we will still send you essential information that we are required to send you relating to the services we provide.

## Complaints and disputes

If you have reason to believe that we have not complied with our obligations under the Privacy Act in relation to your personal information, please contact our Privacy Officer.

You will receive an acknowledgment of your complaint as soon as practicable and in any case within 7 days after we receive it.

We will investigate all complaints and aim to resolve them within 30 days. If we cannot resolve your complaint within this period we will notify you as to the reasons why, specify a date when we expect a resolution and seek your agreement to extend this 30 day period (if you do not agree, we may then not be able to resolve your complaint).

If we find a complaint justified, we will resolve it. If necessary, we will change policies and procedures to maintain our high standards of performance, service and client care.

If you are not happy with the way your privacy-related complaint is being handled, you can also contact the Privacy Officer using the contact details below.

## Consent

By your use of the Site and our services, you consent to the collection, storage, use and dissemination of your personal information in accordance with this Privacy Policy and as otherwise permitted under the Privacy Act.

## Variation

We may vary the terms of this Privacy Policy at any time. You should check this Privacy Policy regularly so that you are aware of any variations made to this Privacy Policy. You will be deemed to have consented to such variations by your continued use of the Site or our services following such changes being made.

## Contact:

If you wish to find out more information, or raise any specific or general concerns, about our Privacy Policy and privacy practices, the contact details are as follows:

Attn: Privacy Officer  
Brady Heywood Pty Ltd  
GPO Box 111  
Brisbane Qld 4000  
[info@bradyheywood.com.au](mailto:info@bradyheywood.com.au)