

# Privacy Policy

## 1 Your authority

AusHail Pty Ltd ABN 67 609 546 143 (**we, us, our**) respects the integrity of the Personal Information provided to us. This Privacy Policy sets out how AusHail Pty Ltd complies with its obligations under the Privacy Act and APPs.

By providing us with Personal Information, you consent to us collecting, using and disclosing that information (within and outside Australia) in accordance with this Privacy Policy.

## 2 Definitions

In our Privacy Policy:

**APPs** means the Australian Privacy Principles.

**Associated Third Parties** means individuals, companies and other entities with whom we work to provide our products and Services.

**Personal Information** has the meaning given under the Privacy Act and includes Sensitive Information.

**Privacy Act** means the *Privacy Act 1988* (Cth) incorporating the APPs and any amendments to the Privacy Act or APPs from time to time.

**Privacy Policy** means this document as amended from time to time.

**Related Entities** has the same meaning as under the *Corporations Act 2001* (Cth).

**Sensitive Information** is a special category of Personal Information and, in this Privacy Policy, the term has the meaning given under the Privacy Act.

**Services** means the offers and services provided by us, including providing maintenance and repair services and assisting in insurance claims processes for property repairs.

**Social Networking Sites** means the social networking sites operated or utilised by us, including Facebook and Twitter.

**Website** means [www.aushail.com.au](http://www.aushail.com.au).

The meaning of any general language is not restricted by any accompanying example and the words 'includes', 'including', 'such as', 'for example' or similar words are not words of limitation.

## 3 What Personal Information do we collect and why do we need it?

### **General**

To provide you with our Services, we need to collect Personal Information. If we do not collect the Personal Information or if any of the information you provide is incomplete or inaccurate, we may not be able to provide the Services or those Services may be compromised and we may not be able to comply with our obligations or assess any job application you make to us

### **What information do we collect?**

Depending on the nature of our relationship with you, the Personal Information we collect may include your name, email address, telephone numbers and address, credit reference information, bank and credit card details (including expiry dates), insurance policy details

We may also collect Sensitive Information, for example, if you advise us that you have a disability.

#### ***Job applications***

If you apply online for a position with us, we will collect Personal Information from your resume, accompanying application documentation and during any other parts of the recruitment process.

The Personal Information you provide when you apply for a job with us will be used to consider your application for employment and to verify the information you provide (including contacting any referees). If you are successful, the information you provide (including Personal Information) will form part of your employment records.

#### ***CCTV and other imaging***

For security purposes, we have CCTV cameras at our premises and your image may be recorded. By entering our premises, you consent to us recording your image.

#### ***Recording telephone calls***

We record all in-coming and out-going telephone conversations which may include Personal Information.

If you do not want your call recorded or at any time you wish us to cease recording the conversation, please tell the person to whom you are speaking.

## 4 How do we collect the Personal Information?

We aim to collect Personal Information directly from you. However, we may also collect Personal Information:

- from our Associated Third Parties;
- from a Credit Reporting Body if you apply for credit from us;
- from debt collection agencies if you default in a payment to us;
- through our Website and other Social Networking Sites;
- from third parties;
- from publicly available sources of information;
- from referees if you apply for a position with us; or
- when we are required to do so by law.

If at any time you supply Personal Information to us about any other person, you represent and we accept that information solely on the basis that you are authorised to do so and that the relevant person has consented to the disclosure to us.

## 5 Using and disclosing Personal Information

### ***How do we use your Personal Information?***

In addition to any other purposes set out in this Privacy Policy, we collect and use Personal Information for operational purposes and to:

We use the Personal Information we collect:

- provide our products and Services or information about our products and Services;
- regulatory, contractual, insurance, governance and other legal obligations;
- process payments;
- respond to medical emergencies;
- protect and enforce our legal rights and those of our employees and customers;
- process your inquiries and any application for credit; and
- improve and develop our Services.

### ***Disclosing Personal Information to third parties***

We may disclose your Personal Information to third parties in certain circumstances including:

- if you agree to the disclosure;
- where required for our operational purposes;
- for the primary purpose for which it was collected, e.g. to provide you with products or Services or to facilitate the provision of those products or Services to you;
- to our Associated Third Parties. This includes providing a copy of a call recording to an Associated Third Party in relation to a building project in which they are engaged;
- where you would reasonably be expected to consent to information of that kind being passed to a third party;
- where disclosure is required or permitted by law, by court order or to investigate suspected fraud or other unlawful activity;
- to our Related Entities; or
- if disclosure will prevent or lessen a serious or imminent threat to someone's life or health.

**We do not disclose Sensitive Information about you unless you agree or, in the circumstances of disclosure, you would reasonably expect us to make the disclosure.**

## 6 Credit information

This section applies if you apply for credit from us or you are a director or guarantor of an entity or person seeking credit (creditor).

### ***Credit Reporting Bodies***

To the extent allowed by law, we may and you authorise us to collect, use and disclose information in respect to any credit we provide to you or an entity which you are guaranteeing, including to a Credit Reporting Body (CRB). This includes Personal Information required to enable the CRB to provide us with a consumer credit report to assist us in assessing your credit worthiness, payment or default information, information about fraud or any other serious credit infringement, information about adverse court judgments or insolvency.

If you or the creditor defaults in the payment of any monies owed to us, you authorise us to provide Personal Information to the CRB and to obtain an up to date consumer credit report on you.

Personal Information may be used and disclosed by the CRB in accordance with the Privacy Act and the CRB's privacy policy, to create or maintain a credit information file containing information about you and in providing credit assessments to other credit providers. You may request the CRB not to use or disclose your credit information in some circumstances, e.g. if you believe you are or have been a victim of fraud.

The information given to the CRB may include:

- personal particulars (e.g. your name, sex, address, previous addresses, date of birth, name of employer and your driver's licence number);
- details concerning the application for credit or commercial credit and the amount requested;
- advice that we are a current credit provider to you or the creditor (and, if the latter, your relationship to the creditor);
- advice of any overdue accounts, loan repayments or any outstanding monies are no longer overdue in respect of any default that has been listed;
- in respect of any default that has been listed, that overdue accounts, loan repayments or any outstanding monies are no longer overdue;
- information that, in our opinion you have committed serious credit infringement (that is fraud or you have shown an intention not to comply with your credit obligations);

- advice that cheques drawn by you or payments made by you or the creditor for one hundred and fifty dollars (\$150.00) or more have been dishonoured more than once; or
- that credit provided to you by us has been paid or otherwise discharged.

Information about the CRBs we use may be obtained from our Privacy Officer (details below).

### ***Other credit providers***

You also agree and authorise us to exchange information about you with other credit providers named in a consumer credit report issued by a CRB for the following purposes:

- to assess an application by you or the creditor;
- to assess the creditworthiness of you or the creditor;
- to notify those other credit providers of any default by you or the creditor or the rectification of any default; or
- to ascertain the status of a credit account where you or the creditor are in default.

You understand and agree that the information exchanged includes anything about your credit worthiness, credit standing, credit history or credit capacity, subject to the restrictions imposed on credit providers under the Privacy Act.

You agree that personal credit information provided may be used and retained by us for the following purposes (and for other purposes as agreed between us or as required or authorised by law from time to time):

- the provisions of goods and Services;
- analysing, verifying or checking your credit, payment or status in relation to the provisions of goods or Services;
- processing of any payment instructions, direct debit facilities or credit facilities requested by you or the creditors; or
- enabling the daily operation of the account of you or the creditor or the collection of amounts outstanding to us for the provision of goods or Services.

## 7 Marketing

We may use and disclose your Personal Information (other than Sensitive Information) to provide you with information on offers, products and Services offered us or by our Associated Third Parties. We do **not** use Sensitive Information for marketing purposes.

If at any time you no longer wish to receive any additional marketing or survey material from us or do not want your information disclosed for direct marketing or survey purposes, contact our Privacy Officer and we will remove your details from our marketing database.

## 8 Disclosure of Personal Information off-shore

We may store our records utilising the facilities of third party cloud suppliers. These facilities may be located in countries other than Australia. If you have any queries about our use of cloud services, please contact our Privacy Officer.

While privacy rules are in place to protect your Personal Information, an overseas recipient may not be subject to privacy obligations or to any principles similar to the APPs. The overseas recipient may also be subject to a foreign law that could compel disclosure of Personal Information to a third party, for example, an overseas authority.

If you consent to the disclosure and the overseas recipient handles the information in breach of the APPs, you will not be able to seek redress under the Privacy Act, may not be able to seek redress in the overseas jurisdiction and we will not be accountable under the Privacy Act.

By providing us with Personal Information, you consent to us using and disclosing your Personal Information offshore. If at any time you wish to withdraw your consent, contact our Privacy Officer. However, depending on the circumstances, this may mean we may not be able to provide the Services you have requested in whole or in part.

## 9 Storing Personal Information and Security

### **Storage**

When the Personal Information that we collect is no longer required, including telephone recordings, we will remove or de-identify the Personal Information. We may, however, retain Personal Information, including telephone recordings, for as long as is necessary to comply with any applicable law, for the prevention of fraud, for insurance and governance purposes, in our IT back-up, for the collection of any monies owed and to resolve disputes.

### **Security**

The steps we take to protect your Personal Information include electronic and physical security measures, implementing information security policies and procedures, staff training and use of password protection software.

While we take active steps to protect Personal Information we hold from misuse, loss, unauthorised access, modification or disclosure, you should be aware that no system is completely secure against cyber attack.

In addition, the open nature of the Internet is such that information exchanged via the Internet may be accessed and used by people other than those for whom the data is intended. Any information you send us, including (without limitation) Personal Information, is sent at your own risk.

You should contact us immediately if you believe that someone has gained access to your Personal Information or you consider that we have breached our privacy obligations to you in any way.

## 10 How you can update, correct, or delete your Personal Information

We require accurate, up to date information, to enable us to supply you with products and Services. If any of the Personal Information you have provided to us changes or you find that any of the information is inaccurate, please provide us with the details so we can update our records.

You may request access to your Personal Information by contacting our Privacy Officer. For security purposes we may ask you to provide us with evidence of your identify before we make any disclosure.

The APPs outline circumstances under which we may deny access to some or all of your Personal Information. In such cases, we will give written reasons for our decision except to the extent that it would be unreasonable to do so.

## 11 Changes to our Privacy Policy

Periodically we may review this Privacy Policy and amend it to reflect changes in the law, advice from the Privacy Commissioner or to reflect changes in our procedures. Once amended, we will post the updated Privacy Policy on our Website.

You should review our Privacy Policy whenever you access our Website or provide us with Personal Information. Upon request, our Privacy Officer will also provide you with a copy of our Privacy Policy.

## 12 Contact information

You should contact our Privacy Officer if:

- you would like any further information on our Privacy Policy or our handling of Personal Information;
- you have a complaint;
- you have any concerns over the protection of the Personal Information you have given to us or that we have collected from others;
- you believe someone has gained access to your Personal Information; or
- you believe we have breached our privacy obligations or your privacy rights in any way.

Our Privacy Officer's contact details are:

Mail: 2/10 Elliot Street Albion QLD 4010

Email: [hello@aushail.com.au](mailto:hello@aushail.com.au)

We will respond to your query within 30 days.

If we do not satisfactorily resolve your complaint, you may access an external dispute resolution service or apply to the Office of the Australian Information Commissioner (**OAIC**). More information about your rights and our obligations in respect to privacy and information on making a privacy complaint are available from the OAIC at:

Website: [www.oaic.gov.au](http://www.oaic.gov.au)

Post: GPO Box 5218 Sydney NSW 2001

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)