



Protector Australia Pty Ltd
ACN 642 599 835
Southern Highlands
1 Government Road, Braemar NSW 2575
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PRIVACY POLICY

This policy applies to all your dealings with Protector Australia Pty Ltd ACN 642 599 835 (and its subsidiaries) (“**Protector**”).

Protector is bound by the *Privacy Act 1988* (Cth) (“**Act**”) and the Australian Privacy Principles (“**APPs**”) set out therein in respect of that personal information.

“Personal information” is information or an opinion about an identified individual or an individual who is reasonably identifiable:

- whether the information is true or not; and
- whether the information or opinion is recorded in a material form or not.

Your acceptance of this Privacy Policy

By providing a purchase order, entering contracts with us using our website or otherwise providing us with your personal information, you agree to the terms of this Privacy Policy.

From time to time, Protector may update this Privacy Policy. When changes are made, we will revise the date of last update listed at the end of this Privacy Policy. We encourage you to visit our website regularly or otherwise ask us for any updates to our Privacy Policy.

Information we collect and hold about you

Personal information:

Protector collects and holds personal information where the information is reasonably necessary for one or more of our functions or activities. Personal information collected may include:

- your personal details such as your name, gender, date of birth, address;
- your contact details;
- records of communications between Protector and yourself;
- usage information and other information disclosed by you.

How we collect and hold your personal information

Personal information:

We collect personal information:

- a) through our forms (including order forms, quote request forms and credit applications);
- b) when you send us an email, letter or fax;
- c) when you communicate with us over the phone;
- d) when a purchase or refund is made;
- e) in connection with other services and activities we make available;
- f) when you visit our website;
- g) when you submit an email address to our website mailing list; and
- h) when you apply for a job or make an employment-related inquiry.

Protector will collect personal information from you where it is reasonable and practicable to do so. Sometimes, we may collect information about you from a third party, such as our contractors and agents, referees or from publicly available sources.

You may refuse to provide Protector with your personal information where it is lawful and practicable to do so. However, if you do so, it may prevent you from engaging in certain activities and services with Protector.

Unsolicited information:

If Protector receives unsolicited personal information and we determine we could not have collected the personal information from you, and the information is not contained in a Commonwealth record, we will, as soon as practicable but only if it is lawful and reasonable to do so, destroy or de-identify the information.

Passive information collection:

Protector may from time to time use various technologies, such as cookies, to collect anonymous information from users of its website. This information assists us to analyse traffic and guide development of the website. Most web browsers accept cookies, but you may modify your browser settings to disable them. If you do so, some parts of the website may not function properly.

How we use your personal information

Protector collects personal information for the purpose for which it was collected, for any purpose which you have consented to, or for any related purpose where you would reasonably expect us to use or disclose the information.

Disclosure of personal information to third parties:

In the course of business, we may be required to disclose personal information to third parties. The types of third parties we may disclose your personal information to include:

- a) our insurer;
- b) our insurance broker;
- c) government agencies;
- d) law enforcement bodies;
- e) courts or other parties we are required by law to disclose information to;
- f) our agents;
- g) contractors; and
- h) external advisors who we engage to undertake our business functions and activities from time to time or who assist us in undertaking our business functions and activities.

Direct Marketing:

We may occasionally use your personal information to notify you about other products offered by us. You may request not to receive such information by: ticking the "opt-out" box on the form we ask you to sign when you order from us; advising our staff member at the time you place your phone or fax order; or you can contact us directly at any time and inform us that you do not wish to receive promotional material.

How we protect your information

We will take all reasonable steps to protect your personal information and credit eligibility information from misuse, interference, loss and unauthorised access, modification or disclosure.

If your information is no longer required to be kept by us, we will destroy it and/or ensure that the information is de-identified.

Accessing your personal information

To access your personal information we hold about you, please send a written request to the attention of the Privacy Officer. Generally, Protector will attempt to grant you access to the personal information.

Protector may refuse to give access to the personal information where, for example, providing access would disclose commercially sensitive information or information relating to existing or anticipated legal proceedings. If we refuse to provide you with access to personal information held by you and us, then we will provide written reasons for the refusal and advise you of available avenues of redress.

How you may correct your personal information

Where necessary, Protector takes reasonable steps to ensure the personal information we collect and disclose is accurate and up-to-date, complete and relevant.

If you believe that any credit related information held by us about you is inaccurate, out of date, incomplete, irrelevant or misleading, please request its correction free of charge by contacting our Privacy Officer. Protector will attempt to resolve correction requests within 30 days of your making a request but in some circumstances it may take longer. If we need more time to resolve your request we will notify you as to the delay, the reasons for it and seek your written agreement to a longer period.

If your request for correction is successful, we will provide written notice of the correction to you, and where practicable and not prohibited by law, to certain other people we provided the pre-correction information (other than identification information) to, such as relevant credit reporting bodies and to any other third party as required under the Act. If we refuse your request for correction, we will provide written reasons for the refusal and advise you of available avenues of redress.

You have the right under the Act and the Code to obtain your credit related information from a credit reporting body free of charge if the access request relates to a decision to correct information about you. That right may be exercised by contacting the relevant credit reporting body.

How you may complain about a breach of the Act

If you believe an act or practice that Protector has engaged in has breached the Act or the Code, you can lodge a complaint free of charge by contacting our Privacy Officer. We will endeavour to contact you to confirm receipt within 7 days of us having received your complaint. Protector will attempt to resolve the complaint within 30 days of receiving the complaint. If we need more time to resolve your complaint we will notify you as to the delay, the reasons for it and seek your written agreement to a longer period. Depending on the nature of the complaint, it may be necessary for us to consult with third parties, including credit reporting bodies or other credit providers, in order to investigate and resolve your complaint.

If you are unhappy with our resolution of your complaint or with the way Protector has handled your complaint, you may refer the matter to the Office of the Australian Information Commissioner (see www.oaic.gov.au for further details).

How to contact us

If you have questions about this Privacy Policy or our handling of your information, please contact our Privacy Officer, by sending an email to sales@protector.com.au by sending an online enquiry via our website or by a letter to the attention of the Privacy Officer at Protector, Southern Highlands 1 Government Road, Braemar, NSW, 2575.

This Privacy Policy was last updated on 4 March 2024.