

PRIVACY AND CREDIT REPORTING POLICY
(POLICY)

1. DEFINITIONS

Wherever used in this Policy the following terms have the following meanings:

- 1.1. **'Personal Information'** is defined in the Privacy Act to mean information or an opinion about an identified individual, or an individual who is reasonably identifiable:
 - 1.1.1. whether the information or opinion is true or not; and
 - 1.1.2. whether the information or opinion is recorded in a material form or not.
- 1.2. **'Privacy Act'** means the Privacy Act 1988 (Cth) as amended from time to time.
- 1.3. **'Sensitive Information'** is defined in the Privacy Act to include things such as race, sexual orientation, political opinions, members of a trade association or trade union, criminal record or health information.
- 1.4. **'Credit Reporting Information'** is used in this Policy to describe Credit Information, as defined in the Privacy Act, including, where the context requires, information obtained from Credit Reporting Bodies, as defined in the Privacy Act.

2. OVERVIEW OF THIS POLICY

This Policy details how we comply with the Privacy Act, including:

- 2.1. the Australian Privacy Principles; and
- 2.2. the Credit Reporting Code,

which have been introduced under the Privacy Act.

This Policy does not apply to the collection or use of information about corporations.

We may from time to time review and update this Policy to take into account new laws and technology, our operations and practices. We encourage you to check our website from time to time to ensure that you are aware of our current Policy.

Please contact Bianca Myers at bianca@artisanadventures.com.au.

3. THE TYPE OF INFORMATION WE COLLECT

3.1. Personal Information

The type of Personal Information we may collect and hold includes:

- 3.1.1. identification information, such as your name, date of birth and address;
- 3.1.2. telephone numbers and e-mail addresses;
- 3.1.3. licence details;

- 3.1.4. credit information, such as details relating to credit history, credit capacity, and eligibility for credit;
- 3.1.5. Government identifiers (such as your passport number);
- 3.1.6. other passport details;
- 3.1.7. health information; and
- 3.1.8. such other information as may be required from time to time.

3.2. **Sensitive Information**

We may at times, subject to this Policy, collect and hold Sensitive Information.

3.3. **Credit Reporting Information**

The type of Credit Reporting Information we collect includes:

- 3.3.1. identification information, such as age, date of birth, drivers licence number;
- 3.3.2. credit-related information, such as:
 - 3.3.2.1. the type of credit you have obtained and the terms upon which it was obtained;
 - 3.3.2.2. the day on which the credit is entered into and the day on which it is terminated or otherwise ceases to be in force;
 - 3.3.2.3. repayment history information and default information;
 - 3.3.2.4. scores, ratings, summaries, evaluations and other information relating to your credit worthiness;
- 3.3.3. certain administrative information relating to credit;
- 3.3.4. personal information which has bearing on your creditworthiness which is relevant to evaluating your eligibility for credit, such as:
 - 3.3.4.1. insolvency information;
 - 3.3.4.2. credit infringement information;
 - 3.3.4.3. court judgments made in relation to your past or present credit arrangements.

4. **COLLECTION**

We collect Personal Information, Sensitive Information and Credit Reporting Information only by fair and lawful means where it is reasonable and practicable to do so.

If you do not provide us with the Personal Information, Sensitive Information or Credit Reporting Information we reasonably request, we may not be able to provide the requested products or services to you. We also may not be able to provide you with the information about the products or services that you may want.

4.1. **How we Collect Information**

We generally will only collect such information about you if you voluntarily submit it to us by:

- 4.1.1. providing your information in person, or during a telephone call with our staff;
- 4.1.2. sending us an email or facsimile;
- 4.1.3. completing forms;
- 4.1.4. sending us information via the 'Contact Us' page on our website; and/or
- 4.1.5. sending us information when using any part of our website.

4.2. **Collection of Information from Third Parties**

We will not collect Personal Information about you from third parties unless:

- 4.2.1. you consent to the collection of the information from someone else; or
- 4.2.2. it is unreasonable or impracticable to collect the information from you.

If it is unclear to us whether you have consented to the collection of Personal Information from a third party, we will take reasonable steps to contact you to ensure that you are aware of the reason and purpose of the collection.

We may also collect Credit Reporting Information from Credit Reporting Bodies as well as from publicly available information.

If we collect Personal Information from a third party, we will inform you that Personal Information has been collected and the circumstances of such collection.

If we are required to collect Personal Information, Sensitive Information and Credit Reporting Information about you under an Australian law, we will inform you of this, including details of the law requiring the collection.

4.3. **Unsolicited Information**

Where we receive unsolicited Personal Information or Sensitive Information about you, we will check whether that information is reasonably necessary for our functions or activities. If it is, we will handle this information in the same way we do other information we seek from you. If not, we will destroy or de-identify it.

5. **REASON FOR COLLECTION, DISCLOSURE & USE**

5.1. **Personal Information**

We will not collect Personal Information unless the information is reasonably necessary to:

- 5.1.1. provide goods and services to you;
- 5.1.2. provide you information about those goods and services;
- 5.1.3. assist you with enquiries;
- 5.1.4. gain an understanding of your needs;

- 5.1.5. obtain visas and other travel related permits;
- 5.1.6. establish an account for you;
- 5.1.7. give you access to specific sections of our website and improve your online experience with us; or
- 5.1.8. provide necessary information to third party providers.

We may disclose relevant Personal Information to certain overseas recipients including, but not limited to, our related entities based overseas. Before disclosing Personal Information to an overseas recipient, we will take reasonable steps to ensure that the overseas recipient does not breach the Australian Privacy Principles with respect to the Personal Information.

5.2. **Sensitive Information**

We will not collect Sensitive Information about you unless:

- 5.2.1. we obtain your explicit consent to collect and use such information, or:
- 5.2.2. the information is reasonably necessary for one or more of our functions or activities; or
- 5.2.3. the collection of the information is required or authorised by or under Australian law or a court/tribunal order; or
- 5.2.4. a permitted general situation exists in relation to the collection of the information by us; or
- 5.2.5. a permitted health situation exists in relation to the collection of the information by us.

5.3. **Credit Reporting Information**

We collect, use and hold your Credit Reporting Information:

- 5.3.1. to determine payment terms for the goods and/or services we provide;
- 5.3.2. for day to day administration purposes; and
- 5.3.3. to satisfy our legal obligations.

In addition, we use Credit Reporting Information that we obtain from Credit Reporting Bodies to derive information in relation to your creditworthiness and eligibility for credit. This is known as "Credit Eligibility Information".

We may disclose Credit Reporting Information about you to Credit Reporting Bodies and debt collection companies where you are in payment default. We will only make a disclosure in these circumstances if we have given you written notice of our intention to disclose and at least 14 days has passed since giving you such notice.

The types of Credit Reporting Information that we may disclose includes:

- 5.3.4. identification information; and
- 5.3.5. information that you have defaulted on a payment due to us and the amount of the default.

Subject to the above, we will not disclose Credit Reporting Information, including Credit Eligibility Information, about you unless you have authorised the disclosure or it is otherwise in accordance with the law.

6. MARKETING

We may use and/or disclose your Personal Information in order to:

- 6.1. provide you with news and information about our goods and services;
- 6.2. provide you with marketing and promotional material that we believe you may be interested in; or
- 6.3. seek your feedback on our services.

Only with your express consent will we use or disclose Personal Information (including Sensitive Information) about you for the purposes of direct marketing. You can ask us not to do this at any time by writing to Bianca Myers by email at bianca@artisanadventures.com.au.

We will not sell your Personal Information, Sensitive Information or Credit Reporting Information.

7. WEBSITE USAGE

When you visit our website (www.artisansofadventure.com.au) we may collect certain information from you such as:

- 7.1. your browser type;
- 7.2. information about when and how you use our website; and
- 7.3. information about your past internet usage, such as websites you visit before coming to our website.

This information is used by us to analyse and improve our website, products and services.

8. SECURITY

We take reasonable steps to protect your Personal Information, Sensitive Information and Credit Reporting Information against misuse, interference, loss, unauthorised access, modification and disclosure. The protective steps we take include:

- 8.1. confidentiality requirements of our employees;
- 8.2. document storage security policies; and
- 8.3. security measures for access to our systems.

9. CORRECTION

We aim to ensure that the Personal Information, Sensitive Information and Credit Reporting Information we hold is accurate, up-to-date and complete. Please ensure any information you provide is accurate, up-to-date and complete, and notify us if you believe we hold information that is outdated, inaccurate, misleading, irrelevant or incomplete so that it can be corrected.

If we believe that the information is inaccurate, out-of-date, incomplete, irrelevant or misleading, then reasonable steps will be taken to correct the information within 30 days, or a longer period as we agree with you in writing.

If a correction is made to any information that was previously disclosed to a third party, as long as it is reasonable to do so, we will give each such recipient written notice of the correction within a reasonable period. We will also notify you that the correction has been made.

10. ACCESS

You are entitled to access your Personal Information, Sensitive Information and Credit Reporting Information held by us.

If you wish to access this information, you must lodge a request for access by contacting Bianca Myers by email on at bianca@artisanadventures.com.au, or by post to PO Box 646, Belmont, Victoria 3216.

We may charge a fee to cover our reasonable costs in meeting an access request. You will be provided with access to the information within 30 days of the request (unless unusual circumstances apply).

We are not required to give you access to this information if:

- 10.1. it would be unlawful to do so; or
- 10.2. denying access is required or authorised by Australian law or a court/tribunal order; or
- 10.3. to do so would likely prejudice one or more enforcement related activities conducted by, or on behalf of, an enforcement body.

If we do not give you access to the information requested you will receive written notice that explains the reason for the refusal.

11. COMPLAINTS

Complaints about alleged breaches by us of the Privacy Act, the Australian Privacy Principles, the Credit Reporting Code or this Policy can be made to Bianca Myers by email on at bianca@artisanadventures.com.au or by post to PO Box 646, Belmont, VIC, 3216. If you do not consider that your complaint has been adequately dealt with by us, you may make a further complaint to the Office of the Australian Information Commissioner, which has complaint handling responsibilities under the Privacy Act.

12. FURTHER INFORMATION

For further information about privacy, the protection of privacy and credit reporting, visit the Office of the Australian Information Commissioner's website at www.oaic.gov.au