

## **SILVERBAND PTY LTD – PRIVACY POLICY**

Silverband Pty Ltd, is committed to protecting the privacy and confidentiality of information it collects from customers, website users, providers and contractors.

This is our privacy policy. This policy is subject to change by us from time to time. Any such change shall be uploaded to our website, so you should re-check this policy periodically.

### **Collection**

In most circumstances, we collect information directly from you. This may be through information submitted to our website, information obtained during interaction with our website, correspondence, e-mail, in person or by telephone. We may also obtain information from a third party such as other providers and credit references.

Personal information held by us may include things such as your name, date of birth, gender, current and previous addresses, telephone (including fax) or mobile phone number, e-mail address, business details, bank account or credit card details, personal description, personal preferences, occupation, driver's licence number and your username or password. We may also hold details of products or services that you have purchased from us, as well as certain details about your personal interests.

You might also need to provide personal information about other individuals to us (e.g. about your authorized representatives or minors on whose behalf you act). If so, we rely on you to inform those individuals that you are providing their personal information to us and to advise them about this statement.

### **How we collect your information**

We may collect your information in a number of ways, including:

- directly from you (such as by email, post, facsimile, face to face, over the phone or through our partners; and where you provide information to us when you visit our website, complete an application form or agreement for one of our services, or contact us with a query or request);
- from third parties such as our related entities, business partners, credit reporting bodies, other customers, or your representatives;
- from publicly available sources of information;
- from our records of how you use our products or services;
- when legally authorized or required to do so;
- from the third parties.

If you choose not to provide certain information about you, we may not be able to provide you with the products or services you require, or the level of service on which we pride ourselves.

### **Purpose of Collection**

Information may be collected to provide you with our goods and services and the ongoing provision of goods or services. We may provide information to other contractors or agents to take actions or make enquires in relation to our or your requirements.

In relation to individuals acting as service providers, contractors or agents, we may use your information to access or use services provided by you or an organization for which you work.

We may also access your information to send you information about our activities or developments that we believe may be of interest to you, or for other advertising or promotional purposes.

## **Use and Disclosure of Information**

We use and disclose your information for the primary purpose for which you have provided the information. In addition to the use and disclosure of information outlined above and under 'Purpose of Collection', we also use and disclose information for purposes ancillary and consequential to the primary purpose of collection such as invoicing, related correspondence and file management. To this end, we may use the services of agents, service providers or contractors.

Purposes for which we may use or disclose your information also include:

- the purpose for which it was collected;
- to maintain and improve the functionality or performance of a product or a website;
- the compilation and analysis of statistics and trends, the provision of information relating to the content available on that website or and any ecommerce transactions conducted via that website;
- to fulfil obligations in respect of any sale and purchase contract and/or any other contract between you and us;
- to comply with applicable laws;
- to send notices, including technical, administrative or legal notices;
- to provide you with information about your transactions (including uploading of, access to, and receipt of, content on a website and purchase transactions undertaken on a website), content, services and products;
- to provide advertising and promotional materials, services, events, special offers, market research, surveys, competitions and promotions via any medium including mail, telephone and electronic messages or any other form of electronic, emerging, digital or conventional communications channel;
- to maintain and manage our relationship with you, including dealing with enquiries, billing and debt-recovery functions;
- changes (or potential changes) to our business structure or ownership.

At your request or according to our requirements or the requirements of law, we may disclose your information to persons or organizations such as:

- your authorized representatives;
- credit-reporting and fraud-checking agencies;
- credit providers (for credit related purposes such as credit-worthiness, credit rating, credit provision and financing);
- our partners;
- other suppliers;
- our related companies;
- our professional advisers, including our accountants, auditors and lawyers;
- government and regulatory authorities and other organizations, as required or authorized by law; and
- organizations who manage our business and corporate strategies, including those involved in a transfer/sale of all or part of our assets or business.

We may also disclose your personal information to law enforcement and national security agencies, and other government and regulatory authorities as required or authorised by law.

## **Use of Cookies**

On occasion, we may gather information about your computer for our services and to provide statistical information regarding the use of our website to our advertisers. Such information will not identify you personally; it is statistical data about our visitors and their use of our site. This statistical data does not identify personal details.

Similarly to the above, we may gather information about your general internet use by using a cookie file. Where used, cookies are downloaded to your computer automatically. The cookie file is

stored on the hard drive of your computer as cookies contain information that is transferred to your computer's hard drive. They help us to improve our website and the service that we provide to you. All computers have the ability to decline cookies. This can be done by activating the setting on your browser which enables you to decline cookies. If you use our site without changing your browser settings, we will assume that you are happy to receive all cookies on the website.

Please note that should you choose to decline cookies, you may be unable to access particular parts of our website. Our advertisers or partners may also use cookies, over which we have no control. Such cookies (if used) would be downloaded once you click on their links on our website.

### **Security of Information**

The information you provide to us is stored on computer and paper-based files as appropriate. The secure storage and use of information is important to us and we endeavour to take reasonable steps to protect the information from misuse or loss, or unauthorized access, modification or disclosure.

However, no data is entirely secure and safe from a breach or failure of data backup and security. Accordingly, whilst we take reasonable steps in relation to security of its services, we exclude all warranties and disclaim to the full extent permitted by law all liability in relation to data backup and security.

All staff with access to your personal information are bound by duties of confidentiality.

### **Cross-border data transmission**

The disclosures of information listed above may involve transmitting, storing or processing information across national borders. This includes (amongst other things): our right to host the website on servers located in countries other than Australia; our right to conduct usage analysis; and our right to process payments. You consent to the transmission of data for these purposes.

### **Accuracy of Personal Information**

We take all reasonable steps to ensure that the information we collect is accurate, complete and up-to-date at the time of collection. If your circumstances change or you have reason to believe our records are not accurate, complete or up-to-date, please contact us immediately and we will take all reasonable steps to amend the information in accordance with the above criteria or an alternative may be discussed with you.

### **Access**

You may request access to personal information that we hold on you. However, our discretion, duties and obligations under law may restrict your access. Given this, all reasonable actions will be taken to assist access or to address any reasons you have to seek access. If access is denied, we will provide you with reasons in accordance with law. If access is provided, a reasonable fee may be charged for time and other costs incurred in providing access.

### **Contacting Us**

If you have any queries concerning any aspect of this policy or our practices, or a concern or complaint please contact us at [privacy@silverband.com.au](mailto:privacy@silverband.com.au). We will endeavour to get back to you within 48 hours.