

TOOWOOMBA

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BRISBANE

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www.sedlagencies.com.au | ABN 30 087 808 857

Privacy Policy

1.0 INTRODUCTION

Sedl Agencies ("The Company") is committed to the protection of your personal information. We collect various personal information from you and we appreciate that you could be concerned about how that information is collected, used and protected. Protecting your information and being clear about what we do with it is a vital part of our relationship with you.

The Privacy Act 1988 (Cth) ("the Act") governs the way we collect, use, disclose and store your personal information. This Privacy Policy describes how we aim to adhere to those principles contained within the Act.

2.0 COLLECTION OF PERSONAL INFORMATION

Personal Information means information or an opinion (including information or an opinion forming part of a database), whether true or not, and whether recorded in a material form or not, about an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion. Sedl Agencies may collect personal information about you in the form of your:

- Name, title and address;
- Phone numbers;
- Email address;
- Online passwords;
- Date of birth;
- Financial information such as bank or credit card details;
- Website usage information;
- Previous dealings and records of communication with Sedl Agencies.

We may collect personal information from you in various ways, which include dealing with you in person, over the telephone, through our website or email server, or through customer feedback or survey forms. Sometimes we may collect personal information from a third party but only if the individual has consented to such collection, or from a publicly available source. If you visit our website or send us an email we may collect personal information from you from these sources, particularly when you fill in online forms, make a payment to us, participate in an online forum, join a mailing list or from the content of your email.

3.0 USE AND DISCLOSURE OF PERSONAL INFORMATION

The information we collect about you is used for reasons directly related to our business to allow us to perform the services you expect from us. For example, we may use your personal information to:

- Provide you with information and updates about our products, promotions and offers, which could include marketing materials;
- For direct marketing, which you are able to opt-out of at any time you choose.

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- Arrange services to be provided;
- Undertake statistical analysis;
- Process, service or enforce transactions and send related communications;
- Respond to individual enquiries;
- Evaluate the effectiveness of the services we provide;
- Conduct, improve, maintain and develop a business relationship;
- Improve Sedl Agencies' website; or
- Comply with our legal obligations.

Sedl Agencies will collect information when you use our digital service. Broadly, we collect two types of information:

- Information that you specifically give us - for example, when you fill out a form. This type of information may include your name and email address; and
- Data we collect which tracks your activity – Sedl Agencies automatically collects information to monitor use of its digital services, like the number and frequency of visitors to its website, as well as products you frequently purchase. This information helps us improve our services and identify any problems that may require our attention.

You can elect to deal with Sedl Agencies using a pseudonym. However, if you don't provide us with your personal information, we may not be able to:

- Provide you with the product or service you want;
- Verify your identity or protect against fraud; or
- Let you know about other products, services or offers that may better suit your requirements.

Your information is strictly confidential and we will not sell, rent or give your personal information to a third party; unless:

- You have given your consent;
- It is required to process rewards, donations, prizes or competitions;
- You would reasonably expect, or have been told, that information of that kind is usually passed to a third party. Third parties may include insurance companies, government agencies or medical practitioners;
- It is required to facilitate billing and debt recovery functions;
- It is required by law; or
- It will lessen or prevent a serious and imminent threat to somebody's life or health.

4.0 ACCESS AND QUALITY OF PERSONAL INFORMATION

We want to ensure that the information we collect is up-to-date and accurate. In order to achieve this, our staff may monitor your personal information and will update our database when you inform us of any change to your details. If you request to see what personal information we hold about you, we will grant access unless we consider there is a sound reason under the Act, or other relevant law, to withhold the information. We are permitted to withhold access to personal information where:

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- Access would pose a serious threat to the life or health of any individual;
- Access would have an unreasonable impact on the privacy of others;
- The request is frivolous;
- The information relates to a commercially-sensitive decision-making process;
- Access would be unlawful; or
- Access may prejudice enforcement activities, a security function or commercial negotiations.

You also have the right to request the correction of any of your personal information that Sedl Agencies holds. We will take reasonable steps to make appropriate corrections to personal information so that it is accurate, complete and up-to-date. To seek access to, or correction of, your personal information please contact Sedl Agencies via:

- a) Email – katemorrison@sedlagencies.com.au
- b) Mail – Accounts, Sedl Agencies, 388 South Street Toowoomba QLD 4350

5.0 SECURITY AND STORAGE OF PERSONAL INFORMATION

Upon receipt of your personal information we take all reasonable steps to protect that information against loss, unauthorised access, use, modification or disclosure. Our staff are trained and reminded of their obligations regarding your personal information. We aim to store your information in a secure environment to include, password protected electronic files, maintaining virus protection software, securing paper files in lockable cabinets with physical access restricted to authorised personnel.

Where no longer required, your personal information will be destroyed or deleted in a secure manner.

"Unsolicited" personal information is personal information about an individual that Sedl Agencies has unintentionally received. This is an uncommon occurrence for Sedl Agencies, but when it does happen, that information will be protected with the same rigour as we treat personal information we intended to collect. If we could not have collected this information through our normal processes, we will de-identify that information as soon as practicable.

6.0 USE OF COOKIES

Sedl Agencies provides products and services via its website. When you visit Sedl Agencies' websites, our web servers record anonymous information such as the time, date and URL of the request.

Sedl Agencies may use cookies on its website. Cookies are a small file that may be placed on your computer by a website. Usually, cookies are used as a means for Sedl Agencies' websites to remember you and your preferences.

In some cases, cookies may collect and/or store personal information about you. This Policy extends to any personal information obtained by a cookie. You may adjust your internet browser to disable cookies or to warn you when cookies are being used but if you do disable the use of cookies you may not be able to access the full website functionality.

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7.0 PRIVACY PRINCIPLES

Sedl Agencies adheres to the following -

- We only collect personal information by fair, lawful and non-intrusive means.
- We only use or disclose information for the purpose for which it was collected.
- We take reasonable steps to ensure the personal information we collect, use or disclose is accurate and up-to-date.
- We have procedures in place to protect the personal information we hold from misuse, loss or unauthorised access.
- We clearly set out our management of personal information in a Policy, which we make available to anyone who asks for it.
- We provide individual access to personal information held about the individual, and if we cannot provide access we will give reasonable written reasons for declining the request.
- Wherever lawful and practical, individuals will have the option of remaining anonymous when entering into a transaction with us.
- We will only transfer personal information to a recipient in a foreign jurisdiction in circumstances where the information will have an appropriate level of protection.
- We do not collect sensitive information, such as information on the health or criminal record of an individual, unless the individual has consented or it is required by law, or in special circumstances relating to the health and safety of an individual or the public in general.

8.0 PRIVACY COMPLAINTS AND ENQUIRES

Sedl Agencies welcomes feedback about privacy issues and will attend to all questions and complaints promptly.

To lodge a complaint, please get in touch with us via the methods identified in clause 4 of this Policy. We will review your concerns and get back to you as soon as practicable.

If you are not satisfied with our handling of your complaint, you can make a complaint to the Privacy Commissioner at the Office of the Australian Information Commissioner on 1300 363 992 or at www.oaic.gov.au.

9.0 TERMS AND CONDITIONS

Use of Sedl Agencies' website is subject to our terms and conditions, as applicable, and this Policy should be read in conjunction with the terms and conditions. In the event of a conflict or disagreement between this Policy and the terms and conditions, the terms and conditions will prevail. Sedl Agencies' Terms and Conditions can be found on our website for your reference.

10.0 OTHER WEBSITES

Sedl Agencies is not responsible for the privacy practices of third party websites or applications even if they are accessed through links contained on our website. Please review the privacy policies of each website you visit.