

PEISO PTY LTD
PRIVACY POLICY
7 November 2020

Peiso Pty Ltd (“**Peiso**”, “**our**”, “**us**” or “**we**”) respects your desire to maintain your privacy. It is our priority to maintain your privacy in all of your dealings with us.

This Privacy Policy (“**Policy**”) is intended to explain how we and our related entities will collect and protect your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

For our customers located in the European Union

From 25 May 2018, the General Data Protection Regulation (GDPR) regulates the processing of personal information under European Union (EU) law. The GDPR aims to protect the information relating to individuals in the EU and harmonise data protection laws across EU Member States.

Our collection, use, disclosure and processing of your personal information is regulated by the GDPR if:

- we offer products or services to you whilst you are located in the EU; or
- we monitor your behaviour whilst you are located in the EU.

Please refer to the GDPR Privacy Notice located at www.peiso.com.au/gdpr-privacy-notice.html for information about how we manage your personal information under the GDPR.

What is personal information?

Personal information is information or an opinion, whether true or not, and whether recorded in a material form or not, about an identified individual, or an individual who is reasonably identifiable.

What personal information do we collect?

The types of information that we collect and hold about you could include:

- information about your identity such as your name, postal or email address, telephone numbers, and date of birth;
- financial details such as your tax file number;
- transaction information such as your credit card number;
- when you visit our websites or use our mobile apps — your location information, IP address, mobile device and network information, and any third-party sites you access;
- other personal information, such as details of your interactions with us.

When the law authorises or requires us to collect information

We may collect information about you because we are required or authorised by law to collect it. This includes company and tax law, which require us to collect personal information.

What information do we collect when you visit our website?

When you use our website, we may collect information about your location or activity including IP address, telephone number and whether you’ve accessed a third-party site. Some of this website or application information is collected using cookies.

For more information on how we use cookies please review our Cookies Policy located at www.peiso.com.au/cookies-policy.html.

We also know that some customers like to engage with us through social media channels. We may collect information about you when you interact with us through these channels.

How do we collect your personal information?

Collection from you

You directly provide us with most of the personal information we collect.

We collect personal information and process such information when you:

- register as a user of our website;
- place an order for any of the products or services listed on our website;
- use our website via your browser's cookies; and
- voluntarily complete a customer survey or provide us with feedback via email.

We may also collect personal information when we communicate with you via email or SMS.

We will try to collect personal information directly from you unless it is unreasonable or impracticable. For this reason, it is important that you keep your contact details up to date.

Collection from other sources

We may collect information about you that is publicly available (for example from public registers or social media) or made available by third parties. For instance, we do this where:

- we cannot get hold of you and need to update your contact details;
- we need information from third parties about an application you make through us;
- we need information for fraud prevention purposes;
- you have consented to third parties sharing it with us;
- at your request, we exchange information with your legal or financial advisers or other representatives.

How do we use your personal information?

Our use of your personal information

We use your information to:

- provide you with information about our services;
- consider and process your request for membership of our website;
- administer services we provide to you, which includes answering your requests and complaints, varying services, and taking any required legal action in relation to our accounts.

Marketing communication

We may use or disclose your personal information to let you know about services that we believe may be of interest to you. We will not do this if you tell us not to.

Such marketing activities may be via email, telephone, SMS, mail, or any other electronic means.

We may also market our products to you through third party channels (such as social networking sites), or via other companies who assist us to market our products and services.

Where we market to prospective customers, we are happy to let them know how we obtained their information and will provide easy to follow opt-outs.

You can let us know at any time if you no longer wish to receive direct marketing offers – see the section “How to contact us” below. We will process your request as soon as practicable.

Other ways we use your personal information

Other ways we use your personal information include:

- allowing us to run our business and perform administrative and operational tasks;
- telling you about other services that may be of interest to you;
- Identifying opportunities to improve our service to you;
- preventing, detecting or investigating any fraud or crime, or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- for any purpose for which you have given your consent.

Who do we share information with?

We may share your information with other organisations consistent with the purposes for which we use and process your information as described above. This includes with the entities described below.

Sharing at your request

At your request, we will share your personal data with your representative or any person acting on your behalf (for example, financial advisers, lawyers, settlement agents, accountants, executors, administrators, trustees, guardians, brokers or auditors) and your referee such as your employer (to confirm details about you).

Sharing with third parties

We may disclose your personal data to third parties to help us run our website, some of whom are located outside Australia.

These third parties include:

- Cloud hosting, storage, networking and related providers;
- Payment and banking providers;
- Marketing and analytics providers; and
- Security providers.

We may also disclose your personal data to third parties for the following purposes:

- to provide the service or product you have requested;
- we receive court orders, subpoenas or other requests for information by law enforcement;
- if otherwise permitted or required by law; or
- for other purposes with your consent.

Sharing outside of Australia

We may need to share some of the information (including credit information) we collect about you with organisations both inside and outside Australia, sometimes we may need to ask you before this happens.

We may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be accessed or held. If your information is stored in this way, disclosures may occur in countries other than those listed.

If we or our service providers transfer any of your personal data we collect from you out of the EEA, it will only be done with relevant protections in place. We will take steps to ensure that your personal data will be afforded the level of protection required of us under and in accordance with our Privacy Policy and applicable data protection laws and in accordance with current legally recognised data transfer mechanisms, such as where the country has been deemed adequate by the European Commission, or by adopting appropriate EC approved standard contractual clauses.

How do we store your personal information?

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

Some of the ways we do this are:

- security measures to control access to our systems and premises;
- confidentiality obligations for employees and contractors who have access to your personal information;
- limiting access to personal information to a person who is verified to be able to receive that information;
- electronic security systems, such as firewalls and data encryption on our websites.

We can store personal information physically or electronically with third party data storage providers. Where we do this, we use contractual arrangements to ensure those providers take appropriate measures to protect that information and restrict the uses to which they can put that information.

How long do we keep hold of your personal information?

We will only keep your information for as long as we require it for our purposes.

We are also required to keep some of your information for certain periods of time under law. When we no longer require your information, we will ensure that your information is destroyed or de-identified.

How do you access your personal information?

We will always give you access to your personal information unless there are certain legal reasons why we cannot.

We will give you access to your information in the form you want it where it's reasonable and practical (such as a copy of a phone call you may have had with us – we can put it on a disk for you). We may charge you a small fee to cover our costs when giving you access, but we will always check with you first.

How do you correct your personal information?

Contact us if you think there is something wrong with the personal information we hold about you and we will try to correct it if it is:

- inaccurate;
- out-of-date;
- incomplete;
- irrelevant; or
- misleading.

If you are worried that we have given incorrect information to others, you can ask us to tell them about the correction. We will try and help where we can - if we cannot, then we will let you know in writing.

How do you make a complaint?

If you have a complaint about how we handle your personal information, we want to hear from you. You are always welcome to contact us.

Our contact details are set out in the section “How to contact us” below.

We are committed to resolving your complaint and doing the right thing by our customers. Most complaints are resolved quickly, and you should hear from us within five business days.

If you still feel your issue has not been resolved to your satisfaction, then you can raise your concern with the Office of the Australian Information Commissioner:

Online: www.oaic.gov.au/privacy
Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Fax: +61 2 9284 9666
Mail: GPO Box 5218 Sydney NSW 2001

Use of cookies

For more information on how we use cookies please review our Cookies Policy located at www.peiso.com.au/cookies-policy.html.

How to contact us

If you have any questions about this Policy, the personal data we hold on you, or you would like to exercise one of your data protection rights, please do not hesitate to contact us.

Email us at: privacy@peiso.com.au

Call us: 0447 967 693

Or write to us at: Level 2
144 Horton Parade
Maroochydore Qld 4558

Attention: Privacy Officer

Changes to this Policy

This Policy may change.

We will let you know of any changes to this Policy by posting a notification on our website, correspondence via post or e-mail or you may contact us for a copy of the most up to date policy at any time.