

CLOUD COLLECTIONS PTY LTD
(ABN 51 623 111 044)

PRIVACY POLICY

This Privacy Policy applies to the operations of Cloud Collections Pty Limited ("we" or "us") and explains how we manage your personal information.

We are committed to safeguarding your privacy and the confidentiality of your personal information and are bound by the Australian Privacy Principles set out in the *Privacy Act 1988* (Cth) (the Act).

Personal information we collect and hold

Personal information is any information and/or opinion about an identified individual, or an individual who is reasonably identifiable:

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

Types of personal information we generally collect may include:

- Names, addresses, dates of birth and contact details;
- Proof of identity details.
- Employment and/or business history;
- Financial circumstances, income and history; and
- Information about residency status.

How personal information is collected and held

When we need to collect personal information we will, where possible, collect the information directly from you.

Unless we are required or permitted by law to collect sensitive personal information, such as health information, we will first obtain your consent.

We collect personal information that you submit to us when either communicating directly with us, you are using our online services. or information processed by our service providers and/or suppliers.

We use common internet technologies, such as cookies, to collect general statistical information on visitors to our websites. Cookies are also used to assist you in your use of our online facilities. We do not collect personal information from cookies or use cookies for marketing purposes. We collect generalised statistics on web pages visited (including time, date and number of "hits") but do not record personal details of visitors to our websites.

Your personal information is held in secure environments including computer systems and databases, paper records and telephone recordings. We may utilise related companies, agents and third-party suppliers for data storage services.

When you supply information via the internet, all information you submit is held securely and is not retained on our web servers. Credit card details submitted via our websites are processed through our service providers. Other information held on our systems cannot be accessed through the internet connection. Our online payment facilities are secure and the data, once collected, cannot be accessed through the internet.

Purposes for collecting, holding, using and disclosing personal information

We only collect personal information where it is reasonably necessary for one or more of our functions or activities. Where the personal information is sensitive - such as health and medical information - we will also obtain your consent before collecting the information unless we are permitted by law or an exception under the Act applies.

There are limited circumstances where you may be able to deal with us anonymously or by using a pseudonym. An example is where you are seeking only general information about one of our products or services. In most cases it will not be reasonably possible for you to deal with us in this way.

How we use and disclose your personal information

We will only use or disclose your personal information in ways that you would reasonably expect..

Who we may disclose your personal information to

We, or our authorised agent, may disclose your personal information to:

- any person authorised by you;
- a mail house, records management company or technology services provider (for printing and/or delivery of mail and email, including secure storage and management of our records);
- credit reporting agencies;
- auditors, solicitors and other professional consultants;
- suppliers, repairers and contractors;
- trade, commercial and/or mercantile agents and auctioneers;
- insolvency practitioners such as administrators, receivers and liquidators;
- Government departments or agencies (where required or authorised by law).

Personal information (about you) may also be collected from the above people or organisations.

Accessing and seeking correction of your personal information

Our aim is to always have accurate, complete, up-to-date and relevant personal information.

When you receive any correspondence or documentation from us you should check that the information is correct.

You may contact us to request access to your personal information that we hold at any time and request us to correct any errors in that information..

How you can contact us or make a complaint

If you would like more information about how we manage your personal information, wish to request access to or correction of your personal information, please contact info@cloudcollections.com.au or write to: The Compliance Manager, **Cloud Collections Pty Ltd**, PO Box 8229 Perth WA 6849.

If you have a complaint, please contact us and we will make every effort to resolve your complaint or refer you to our independent dispute resolution processes.