



Power On Australia – Privacy Policies

Privacy Statement

Effective Date: 16 November 2018

Power On Australia Pty Ltd ABN 48 110 752 442 is committed to protecting your privacy and personal information when you deal with us. The privacy of individuals, including our staff and our clients, is of utmost importance to us. We want you to know how we may collect, use, share, and keep information about you and the choices that are available to you. When we provide products or services to you, we may also give you additional details about how we will use your personal information.

When this Privacy Statement and associated policies mention “**we**,” “**us**,” or “**our**,” it refers to Power On Australia.

Power On Australia’s privacy policies support and comply with the Commonwealth legislation that deals with how businesses may collect, hold and use personal information about individuals. That legislation is the *Privacy Act 1988* (the “Act”) and the Australian Privacy Principles introduced by that Act. Power On Australia, as required by the Act (particularly Part IIIA) and the associated Australian Privacy Principles, has 2 privacy policies. One is Power On Australia’s Australian Privacy Principles Privacy Policy (“APP Privacy Policy”) which is Power On Australia’s general privacy policy in respect of Power On Australia general day to day involvement with the public and Power On Australia’s customers and which are not related to Power On Australia’s activities as a credit provider to commercial customers. Power On Australia also has a Credit Reporting Privacy Policy. Insofar as



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Power On Australia is a credit provider, it is also required to have a Credit Reporting Privacy Policy under Part IIIA of the Privacy Act.

Both the APP Privacy Policy and Credit Reporting Privacy Policy can be viewed by scrolling down at the bottom of this statement. Both these policies apply to Power On Australia websites, and online services that may run on smart phones, tablets, and other mobile devices (“apps”). It does not apply to those websites that have their own online privacy statements and terms of service.

Not all the information described in the APP Privacy Policy and Credit Reporting Privacy Policy is ‘Personal Information’ under the Privacy Act – some of the Online Information we collect does not identify you (for example, some information we collect using cookies or information that is aggregated or de-identified).

Our websites and apps are not intended for children under 18 years of age. We do not knowingly solicit data online from, or communicate online to, children under 18 years of age.

Since we may change these policies at any time, we recommend that you check the current version available from time to time. If we make changes to these policies, we will update the Effective Date at the top of this page.

Power On Australia:

- will only collect personal information from you with your prior knowledge and consent. You can access our website and browse the site without disclosing personal information.
- will only use personal information provided by you for the purposes for which it was collected and Power On Australia will not disclose your personal information to a third party, except when it is required to facilitate a service you have requested or as required by law.
- has implemented security technology, rules, measures and policies to protect the personal information under our control against: unauthorised access, improper use, alteration, unlawful or accidental destruction and accidental loss.
- will remove personal information from our systems where it is no longer required (except where archiving is required).

If you wish to view the personal information you have provided and/or which Power On Australia holds about you, or you wish to comment on or obtain further information about our privacy policies, please contact our privacy officer:



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Power On Australia Privacy Officer
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APP Privacy Policy

Introduction

1. This APP Privacy Policy of Power On Australia Pty Ltd ABN 48 110 752 442 (“Power On Australia”) is Power On Australia’s official privacy policy as required by the *Privacy Act 1988* (the “Act”) and the Australian Privacy Principles (the “APPs”) and it applies to all personal information about individuals collected by Power On Australia.

In this policy we explain how and why we collect personal information about individuals, how we use it, and what controls individuals have over our use of it.

2. Power On Australia is committed to complying with Commonwealth legislation (the Act and the APPs) that deals with how businesses may collect, hold and use personal information about individuals and to protecting and safeguarding individual’s privacy when they deal with us.

Collection of information

3. Some information provided to us by clients, customers and other parties might be considered private or personal. However, without such information we would not be able to carry on our business and provide our services. We will only collect such personal information if it is necessary for one of our functions or activities. The kinds of personal information that we may collect and hold in respect of individuals depends on which product or service you use and how you interact with us. Generally, we may collect the following information:

- names;
- contact details and identification information;
- personal financial information, such as employment details, bank account details, tax file number, basic financial information, and other information about your financial circumstances including information about transactions and trading history with us;
- information necessary to establish your identity, such as date of birth, domicile, citizenship status, employment details, tax file number, drivers licence, and passport; and
- information about credit history.

4. In particular, personal information is collected in the following situations by us:



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- if an individual contacts us, we may keep a record of that communication or correspondence;
 - when applying for and/or establishing and/or accessing an account with us or ordering products or services from us;
 - when conducting certain types of transactions such as cheque or credit card purchases or refunds;
 - when an individual submits their contact details to be included on our mailing lists;
 - When an order is placed with us to purchase goods we may require individuals to provide us with contact information including name, address, telephone number or email address and financial information (such as credit card details) for the purposes of processing and fulfilling such an order.
5. We generally do not collect sensitive information (such as relating to ethnic origin, religious or philosophical beliefs, membership of a political or trade association, sexual preferences or health), and would not do so without your consent. We do not collect information in a way that is unfair or unlawful. The collection of information will not intrude unreasonably on the personal affairs of the individual concerned.
6. At or before the time the personal information about an individual is collected by us, we will take reasonable steps to ensure that the individual is made aware of who we are, the fact that the individual is able to gain access to the information held about the individual, the purpose of the collection, the type(s) of organisations to which we may usually disclose the information collected about the individual, any laws requiring the collection of the information and the main consequences if all or part of the information is not collected.
7. We usually collect personal information about individuals directly from the individual. However, sometimes we may need to collect personal information about individuals from third parties for the purposes described below in this policy. The circumstances in which we may need to do this include, for example, where we need information from a third party to assist us to process an application (such as to verify information an individual has provided or to assess the individual's circumstances) or to assist us to locate or communicate with the individual. We only collect your information from external sources if it is impractical to collect it directly from you, or when we are permitted to do so.

Use of information collected and disclosure of personal information to others



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8. We may use or disclose personal information held about an individual as permitted by law and for the business purposes for which it is collected (e.g. provision of our services, including administration of our services, notifications about changes to our services, record-keeping following termination of our services and technical maintenance) - that is, to carry on our business and provide services to our customers. We may also use such information about individuals for a purpose related to the primary purpose of collection and where the individual would reasonably expect that we would use the information in such a way. This information is only disclosed to persons outside our business in the circumstances set out in this policy or as otherwise notified at the time of collection of the information.
9. Power On Australia's business purposes for which personal information is collected, used and disclosed may include:
- to provide requested products and services to you, provide customer service, and bill you for our products and services, and collect overdue payments;
 - processing an application or product order or service request (including verifying a person's identity for these purposes);
 - managing our products and services or other relationships and arrangements, including processing receipts, payments and invoices;
 - assessing and monitoring credit worthiness;
 - detecting and preventing fraud and other risks to us and our customers;
 - responding to inquiries about applications, accounts or other products, services or arrangements;
 - understanding our customers' needs and developing and offering products and services to meet those needs;
 - researching and developing our products and services and maintaining and developing our systems and infrastructure (including undertaking testing);
 - dealing with complaints;



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- to send you service or support messages, such as updates, security alerts, and account notifications;
 - for our research and development of new products and services;
 - for training, quality control and verification purposes (including monitoring and recording your telephone conversations with us from time to time);
 - to communicate our promotional materials to you;
 - for record keeping, data analytics and auditing;
 - to detect and prevent fraud, spam, abuse, security incidents, and other harmful activity;
 - to conduct investigations and risk assessments;
 - to verify or authenticate information or identifications provided by you (such as to verify your address or compare your identification photo to another photo you provide);
 - to conduct checks against databases and other information sources;
 - meeting legal and regulatory requirements. Various Australian laws may expressly require us to collect/and or disclose personal information about individuals, or we may need to do so in order to be able to comply with other obligations under those laws;
 - enforcing our rights, including undertaking debt collection activities and legal proceedings; and
 - complying with our legal obligations (we notify you any time we are required to produce information in this way unless we are prohibited by court order or law or there is suspicion of fraud and/or criminal activity).
10. In addition we are permitted to use or disclose personal information held about individuals:
- where the individual has consented to the use or disclosure;
 - where we reasonably believe that the use or disclosure is necessary to lessen or prevent a serious, immediate threat to someone's health or safety or the public's health or safety;
 - where we reasonably suspect that unlawful activity has been, is being or may be engaged in and the use or disclosure is a necessary part of our investigation or in reporting the matter to the relevant authorities;
 - where such use or disclosure is required under or authorised by law (for example, to comply with a subpoena, a warrant or other order of a court or legal process);



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- where the disclosure is necessary for research or the compilation or analysis of statistics in the public interest, but does not involve the publication of the personal information in a form which would identify an individual;
 - financial advisers, brokers and other parties authorised by us;
 - where we reasonably believe that the use or disclosure is necessary for prevention, investigation, prosecution and punishment of crimes or wrongdoings or the preparation for, conduct of, proceedings before any court or tribunal or the implementation of the orders of a court or tribunal by or on behalf of an enforcement body; and
 - where a customer (being the individual or related to the individual) has requested a service to be provided by us and we are required to disclose the information to a third party in order to facilitate the provision of the service. In most, if not all cases, any such disclosure will be with the consent of the individual.
11. Third parties to whom we may disclose personal information about individuals in accordance with our business purposes set out above may include:
- our legal advisors;
 - IT service providers;
 - regulatory bodies in Australia;
 - financial advisors;
 - participants in financial and payment systems, such as other banks, credit providers, and credit card associations;
 - guarantors and security providers associated with individuals;
 - debt collectors; and
 - credit reporting bodies and other information providers.
12. Personal information that we collect may be stored, disclosed, or processed in and transferred between any of the countries in which we operate to enable the use of the information in accordance with this APP Privacy Policy.

When you provide your personal information to us, you consent to the disclosure, storage, and processing of your personal information outside of Australia and acknowledge that, in doing so, we will not be accountable under the *Privacy Act 1988* (Cth) (**Privacy Act**) for the treatment of that personal information by the overseas recipients. However, we will take steps that are reasonable in the circumstances to ensure that any overseas recipient will deal with



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such personal information in a way that is substantially similar to the way in which the relevant Australian Privacy Principles in the Privacy Act protects such personal information.

Anonymity and Pseudonymity

13. Individuals have the option of dealing with Power On Australia anonymously. However, this only applies where it is not impracticable for Power On Australia to deal with individuals acting anonymously or under a pseudonym. For example, individuals making general enquiries of Power On Australia may do so anonymously or under a pseudonym. However, if the dealing with Power On Australia is for Power On Australia to supply goods and services and/or to enter into contractual relations then it is impractical for individuals to deal with Power On Australia on an anonymous basis or under a pseudonym.
14. It is your choice whether to provide your personal information or not. However, if you don't, we might be unable to fulfil your request for a specific product or service or be able to identify you to protect you against fraud.

Direct Marketing

15. As part of our functions and business activities and to promote the services we can provide to our customers, Power On Australia may use personal information that individuals have provided to Power On Australia for the purposes of direct marketing. Direct marketing includes, but is not limited to, sending to our customers and other parties (including individuals) and/or contacting our customers (including individuals) in relation to promotions and information about Power On Australia. Recipients of direct marketing are always able to opt out of receiving direct marketing communications by sending an email to our Privacy Officer at accounts@poweronaustralia.com.au. In any direct marketing communication we remind recipients of their right to opt out of receiving direct marketing communications.

Links

16. Our web site may contain links to other web sites and those third party web sites may collect personal information about individuals. We are not responsible for the privacy practices of other businesses or the content of web sites that are linked to our web site. Power On Australia encourages users to be aware when they leave the site and to read the privacy statements of each and every web site that collects personally identifiable information.



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Security and storage

17. We place a great importance on the security of all information associated with our customers and clients and others who deal with us. We have security measures in place to protect against the loss, misuse and alteration of personal information under our control. Power On Australia takes all reasonable steps to protect personal information that is under Power On Australia's control from misuse, interference, loss and/or unauthorised access, modification or disclosure. All personal information held is kept securely and that which is held electronically is held on secure servers in controlled facilities. We may also store personal information in paper based files and other record formats.
18. Personal information is de-identified or destroyed securely when no longer required by us.
19. We retain information provided to us including individuals' contact and financial and transactional information to enable us to verify transactions and customer details and to retain adequate records for legal and accounting purposes. Such information is held securely, including on secure servers in controlled facilities.
20. Information stored within our computer systems or by our agents who provide electronic storage facilities can only be accessed by those entrusted with authority and computer network password sanctions. We are continuously implementing and updating administrative, technical, and physical security measures to help protect your information against unauthorized access, loss, destruction, or alteration.
21. No data transmission over the Internet can be guaranteed to be 100 per cent secure. As a result, while we strive to protect users' personal information, Power On Australia cannot ensure or warrant the security of any information transmitted to it or from its online products or services, and users do so at their own risk. Once Power On Australia receives a transmission, we make every effort to ensure the security of such transmission on our systems.

Access to and correction of personal information

22. Power On Australia is committed to and takes all reasonable steps in respect of maintaining accurate, timely, relevant, complete and appropriate information about our customers, clients and web-site users.



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23. Any individual may request access to personal information about them held by us. Such a request for access to personal information is to be made to Power On Australia's Privacy Officer:

Power On Australia Privacy Officer
PO Box 5322 Daisy Hill QLD 4127
Telephone: 1300 66 24 35
E-mail: accounts@poweronaustralia.com.au

21. Please note Power On Australia does require that, as part of any request by an individual for access to personal information, the individual verify their identity so that Power On Australia may be satisfied that the request for access is being made by the individual concerned.
22. Please note that Power On Australia is not required to give an individual access to personal information in circumstances where:
- we reasonably believe that giving access would pose a serious threat to the life, health or safety of any individual, or to public health or public safety; or
 - giving access would have an unreasonable impact on the privacy of other individuals; or
 - the request for access is frivolous or vexatious; or
 - the information relates to existing or anticipated legal proceedings between Power On Australia and the individual, and would not be accessible by the process of discovery in those proceedings; or
 - giving access would reveal the intentions of Power On Australia in relation to negotiations with the individual in such a way as to prejudice those negotiations; or
 - giving access would be unlawful; or
 - denying access is required or authorised by or under an Australian law or a court/ tribunal order; or
 - both of the following apply:
 - (i) we have reason to suspect that unlawful activity, or misconduct of a serious nature, that relates to our functions or activities has been, is being or may be engaged in;
 - (ii) giving access would be likely to prejudice the taking of appropriate action in relation to the matter; or



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- giving access would be likely to prejudice one or more enforcement related activities conducted by, or on behalf of, an enforcement body; or
 - giving access would reveal evaluative information generated within Power On Australia in connection with a commercially sensitive decision-making process.
23. Inaccurate information will be corrected upon receiving advice to this effect. To ensure confidentiality, details of an individual's personal information will only be passed on to the individual if we are satisfied that the information relates to the individual. From time to time, and having regard to the purpose of the collection and use of personal information about individuals, we may contact individuals to seek confirmation that the personal information provided to us by the individual is accurate, up-to-date and complete.
24. If we refuse to provide an individual with access to or correct the personal information held by us about the individual, then we will provide reasons for such refusal. Such reasons will set out the grounds for refusal, the mechanisms available to complain about the refusal and any other matters that are required by the Act.
25. Power On Australia will respond to any requests for access or correction within a reasonable time of receipt of the request, but by no later than 30 days of the request being received.

Complaints

26. If an individual has a complaint about our APP Privacy Policy or Power On Australia's collection, use or safe disposal or destruction of personal information about the individual, any complaint should be directed in the first instance to Power On Australia's Privacy Officer at the contact details set out at clause 20 of this policy.
27. We will investigate any complaint within 30 calendar days and attempt to resolve any breach that might have occurred in relation to the collection, use or destruction of personal information held by us about the complainant in accordance with the Commonwealth Privacy legislation and the APPs. If a complainant is not satisfied with the outcome of this procedure then the complainant may contact the Office of the Australian Information Commissioner ("OAIC"). The web site of the OAIC is www.oaic.gov.au.



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Transfer of information overseas

28. Power On Australia is unlikely to disclose personal information to overseas recipients. Personal information will only be disclosed by Power On Australia to overseas recipients in accordance with Australian Privacy Principle 8, such as if the disclosure is required by Australian law. However, personal information may be stored with third party overseas entities under circumstances where Power On Australia retains control of the information.

Cookies

29. Power On Australia collects information from the site using "IP files".
30. When a user visits Power On Australia's web site to read, browse or download information, our system will record/log the user's IP address (the address which identifies the user's computer on the internet and which is automatically recognised by our web server), date and time of the visit to our web site, the pages viewed and any information downloaded. This information will only be used for the purpose of site analysis and to help us offer improved online service. We may automatically collect non-personal information about users such as the type of Internet browsers used or the site from which the user linked to our web sites. Individuals cannot be identified from this information and it is only used to assist us in providing an effective service on our web sites.
31. If you do not want us to collect information about you using cookies and similar technologies you can disable or delete them. Most computer systems and browsers offer their own privacy settings. We encourage you to use them to enhance your choices. Most browsers' advanced settings (such as those in Internet Explorer, Google Chrome or Safari) allow you to disable cookies and similar technologies.

Important - If you do disable or delete cookies and similar technologies, some site features and services may not work. You will need to manage your settings for each computer and browser you use to access the Internet.

Changes to APP Privacy Policy

31. If Power On Australia decides to or is required to change its APP Privacy Policy, we will notify of such amendments on our web site and post changes on this APP Privacy Policy page so that users are always aware of what information is collected by us, how it is used and the way in



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which information may be disclosed. As a result, please refer back to this APP Privacy Policy regularly to review any amendments.

Contacting us

32. For further information regarding our APP Privacy Policy, or if you wish to update or access the information we hold about you, wish to make a related complaint, opt out of receiving direct marketing material, or to receive a copy of our most current APP Privacy Policy, please contact us at the following address:

E-mail: accounts@poweronaustralia.com.au

33. If we take more than 30 days to respond to your privacy complaint, or if you are dissatisfied with the outcome, you can make a complaint to the Privacy Commissioner at the Office of the Australian Information Commissioner. The OAIC can be contacted on 1300 363 992 or at www.oaic.gov.au.

Credit Reporting Privacy Policy

Introduction

1. This Credit Reporting Privacy Policy is the official credit reporting policy of Power On Australia Pty Ltd ABN 48 110 752 442 (Power On Australia) as required by the *Privacy Act 1988* (the “Act”) and particularly Part IIIA of that Act and the Credit Reporting Code (the “CR Code”) and it applies to all credit information and credit eligibility information about individuals (“credit information”) collected, held and used by Power On Australia in its activities as a credit provider.

In this policy we explain how and why we collect credit information about individuals, how we use such information, and what controls individuals have over our collection and use of information about them. This policy is relevant to individuals who are current and former commercial credit account holder customers, as well as other individuals that Power On Australia deals with in connection with credit we provide to our commercial credit account customers (for instance, such individuals may be guarantors or directors of corporate customers).



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2. Power On Australia is committed to complying with Commonwealth legislation and regulations (the Act and the CR Code) governing privacy of credit information about individuals by credit providers and to protecting and safeguarding the privacy of individuals when they deal with us.

Collection of information and types of information collected

3. Power On Australia collects, holds and uses various types of credit-related information about individuals, which information includes:
 - identification information such as current and prior names and addresses, age, contact details and driver's licence number;
 - applications for credit (including the name of each relevant credit provider), the type and amount of that credit and the fact Power On Australia has accessed consumer credit information to assess a relevant application;
 - that Power On Australia and other credit providers are or have been a provider of credit to an individual (or an entity associated with an individual) and the type, characteristics and maximum amount of credit that have been provided or will be provided;
 - the date that any credit contract Power On Australia or other credit providers have or have had with an individual was entered into and the date that it comes to an end;
 - payments owed to Power On Australia or another credit provider, in connection with credit provided to an individual (or an entity associated with an individual) or in relation to which an individual is a guarantor (and, if there is subsequently paid any such overdue payment, the fact of that payment);
 - whether in Power On Australia's or another credit provider's opinion an individual has committed a serious credit infringement;
 - whether an individual has entered into arrangements with Power On Australia or other credit providers in connection with credit provided to the individual (or an entity associated with the individual);
 - court proceedings information, personal insolvency information and credit-related publicly available information;
 - scores, ratings, summaries, evaluations and other information relating to an individual's credit worthiness which is derived by Power On Australia or its agents or by CRBs wholly or partly on the basis of the information above;
 - certain administrative information relating to credit, such as account and customer numbers.



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While the Act uses a variety of terms to refer to such information as referred to above, for ease of understanding and reading this policy, such information is referred to hereinafter as "**credit information**".

4. Credit information may be collected by Power On Australia in a number of ways including:
 - being provided by an individual directly to Power On Australia or by persons acting on behalf of the individual (such as on applications or other forms);
 - being provided by credit reporting bodies ("**CRBs**") and other credit providers with the consent of the individual;
 - being information that is in the public domain;
 - being information is derived by Power On Australia from an individual's usage and (where applicable) trade on and transactional history on any account (of the individual or of an entity associated with the individual) held with Power On Australia.

How credit information is held

5. At or before the time any credit information is collected by Power On Australia about an individual, we will take reasonable steps to ensure that the individual is made aware of who we are, the fact that the individual is able to gain access to the information held about the individual, the purpose of the collection, the type(s) of entities to which we usually disclose such information collected about the individuals, any laws requiring the collection of the information and the main consequences for the individual if all or part of the information is not collected.
6. Power On Australia may hold credit information about an individual in physical form or in electronic form on our systems or the on systems of Power On Australia's IT service providers.

The credit information Power On Australia holds about individuals is protected by physical, electronic, and procedural safeguards and Power On Australia also requires its service providers that hold and process such information on Power On Australia's behalf to follow appropriate standards of security and confidentiality. Any credit information we collect from an individual or about an individual is kept securely and held on secure servers in controlled facilities.



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7. Power On Australia trains its staff and others who work for it on how to handle credit information appropriately and Power On Australia restricts access to what is necessary for specific job functions.

Use of information collected and disclosure of personal information to others

8. Power On Australia may, as permitted by law, collect, hold, use or disclose credit information held about an individual for the purposes for which such information is collected. These purposes include:

- to form decisions as to whether to provide an individual, or an entity associated with an individual, with credit or to accept an individual as a guarantor;
- to make assessments relating to an individual's credit worthiness which are used in Power On Australia's ongoing decision-making processes regarding provision of credit and the amount of such credit;
- to participate in the credit reporting system including in obtaining from and providing information to CRBs and other credit providers as permitted by Part IIIA of the Act and the CR Code;
- to assist an individual or entity associated with the individual to avoid defaulting on credit-related obligations to Power On Australia or other credit providers;
- to undertake debt recovery and enforcement activities, including in relation to guarantors, and to deal with serious credit infringements;
- to deal with complaints and meet legal and regulatory requirements; and
- to assist other credit providers to do the same.

(Some credit information may only be used or disclosed under the Act for some of the above purposes or in some particular circumstances. Certain such particular circumstances are set out in clause 9 below.)

9. Generally, Power On Australia will be permitted to use or disclose credit information held about an individual where the individual has consented to the use or disclosure. Power On Australia may disclose credit information about an individual to CRBs and/or to other credit providers for such purposes as set out at clause 8 above as permitted by the Act. For example, Power On Australia may be permitted to disclose credit information to a CRB in such circumstances as where the individual has consented to the disclosure or where the individual has failed to meet payment obligations in relation to credit provided by Power On Australia or if the individual has committed a serious credit infringement.



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Similarly, Power On Australia will generally be permitted to disclose credit information to another credit provider about an individual where the individual has consented to such disclosure.

10. CRBs may include credit information provided by Power On Australia in reports provided to other credit providers to assist such other credit providers to assess the individual's credit worthiness. Power On Australia shares credit information with the following CRB:

Dunn & Bradstreet (telephone: 13 23 33)

You are able to obtain a copy of Dunn & Bradstreet's credit reporting policy from its website (<http://dnb.com.au>).

Power On Australia may, in the future, disclose credit information to a CRB other than that named above but prior to disclosing any credit information about individuals to any other CRB Power On Australia will amend this Credit Reporting Privacy Policy to set out the name and contact details of any such other CRB and will post a notification of the change to this Credit Reporting Privacy Policy on Power On Australia's website.

Rights in relation to CRBs

11. Individuals have certain rights in respect of CRBs and the information a CRB holds about the individual and those rights include:
 - Opting out of direct marketing pre-screenings. A CRB may use an individual's credit information to assist a credit provider to market to that individual by pre-screening the individual for direct marketing by the credit provider. This process is known as a "pre-screening". If an individual does not want a CRB (including that CRB listed above) to use that individual's information for the purpose of pre-screening, the individual has the right under the Act to contact the CRB to request that they exclude the individual from such processes.
 - If an individual is a victim of fraud (including identity-related fraud). An individual is entitled under the Act to request that a CRB not use or disclose credit reporting information they hold about the individual in circumstances where the individual reasonably believes that they have been or are likely to be a victim of fraud, including identity-related fraud. The period while this applies is called a "ban period". An individual can make such a request to any CRB, including that listed above.



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Direct Marketing

- As part of Power On Australia's functions and business activities and to promote the services we can provide to its customers, including in respect of Power On Australia's credit-related activities, Power On Australia may be permitted to use personal information about individuals that individuals have provided to Power On Australia for the purposes of direct marketing. Direct marketing includes, but is not limited to, sending to and/or contacting individuals in relation to promotions and information about Power On Australia. All recipients, including individuals, can opt out of receiving direct marketing communications by sending an email to Power On Australia's Privacy Officer at accounts@poweronaustralia.com.au. In any direct marketing communication we remind recipients of their right to opt out of receiving direct marketing communications. However, as a general rule, a credit provider such as Power On Australia is not permitted to disclose to others credit information about individuals for the purposes of direct marketing. We also refer to the right of individuals, set out at paragraph 11 above, to opt out of direct market pre-screenings by CRBs.

Anonymity and Pseudonymity

- Individuals would generally have the option of dealing with Power On Australia anonymously. However, this only applies where it is not impracticable for Power On Australia to deal with individuals acting anonymously or under a pseudonym. For example, individuals making general enquiries of Power On Australia may do so anonymously or under a pseudonym. However, if the dealing with Power On Australia is for Power On Australia to supply goods and services and/or to enter into contractual relations (such as a commercial credit account) with a customer that is the individual or is associated with the individual, then it is impractical for such individuals to deal with Power On Australia on an anonymous basis or under a pseudonym.

Links

- Our web site may contain links to other web sites and those third party web sites may collect personal information about individuals. We are not responsible for the privacy practices of other businesses or the content of web sites that are linked to our web site. Power On Australia encourages users to be aware when they leave the site and to read the privacy statements of each and every web site that collects personally identifiable information.



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Security and storage

15. Power On Australia places a great importance on the security of all information associated with our customers, clients and contractors. We have security measures in place to protect against the loss, misuse and alteration of personal information (including credit information) under our control. Power On Australia takes all reasonable steps to protect individuals' personal information that is under Power On Australia's control from misuse, interference, loss and/or unauthorised access, modification or disclosure. All personal information (including credit information) held is kept securely and that held electronically is held on secure servers in controlled facilities.
16. Personal information (including credit information) is de-identified or destroyed securely when no longer required by us.
17. Power On Australia retains information provided to us including individuals' contact and financial and transactional information to enable us to verify transactions and customer details and to retain adequate records for legal and accounting purposes. Such information is held securely, including on secure servers in controlled facilities.
18. Information stored within our computer systems or by our agents who provide electronic storage facilities can only be accessed by those entrusted with authority and computer network password sanctions.
19. No data transmission over the Internet can be guaranteed to be 100 per cent secure. As a result, while we strive to protect users' personal information (including credit information), Power On Australia cannot ensure or warrant the security of any information transmitted to it or from its online products or services, and users do so at their own risk. Once Power On Australia receives a transmission, we make every effort to ensure the security of such transmission on our systems.
20. Ultimately, individuals are solely responsible for keeping their passwords and/or account information secret. Individuals should be careful and responsible whenever they are online.



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Access to and correction of personal information

21. Power On Australia is committed to and takes all reasonable steps in respect of maintaining accurate, timely, relevant, complete and appropriate information about our customers, clients and web-site users.
22. Any individual may request access to personal information (including credit information) about them held by Power On Australia. Such a request for access to personal information is to be made to Power On Australia's Privacy Officer:

Power On Australia Privacy Officer
PO Box 5322 Daisy Hill QLD 4127
Telephone: 1300 66 24 35
E-mail: accounts@poweronaustralia.com.au

23. Please note Power On Australia does require that, as part of any request by an individual for access to personal information (including credit information), the individual verify their identity so that Power On Australia may be satisfied that the request for access is being made by the individual concerned.
24. Please note that Power On Australia is not required to give an individual access to credit information about them in circumstances where:
 - giving access would be unlawful; or
 - denying access is required or authorised by or under an Australian law or a court/tribunal order; or
 - giving access would be likely to prejudice one or more enforcement related activities conducted by, or on behalf of, an enforcement body.
25. Inaccurate information will be corrected upon receiving advice to this effect. To ensure confidentiality, details of an individual's personal information (including credit information) will only be passed on to the individual if we are satisfied that the information relates to the individual. From time to time, and having regard to the purpose of the collection and use of personal information (including credit information) about individuals, we may contact individuals to seek confirmation that the personal information provided to us by the individual is accurate, up-to-date and complete.



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26. If we refuse to provide an individual with access to their personal information (including credit information) or to correct the personal information (including credit information) held by us about them, then we will provide reasons for such refusal. Such reasons will set out the grounds for refusal, the mechanisms available to complain about the refusal and any other matters that are required by the Act.
27. Power On Australia will respond to any requests for access or correction within a reasonable time of receipt of the request, but by no later than 30 days of the request being received.

Complaints

28. If an individual has a complaint that Power On Australia has not complied with its obligations under the Act then any such complaint should be directed in the first instance to Power On Australia's Privacy Officer at the contact details set out at clause 22 of this policy.
29. Upon receiving a complaint we will, within 7 days, give the complainant written notice acknowledging receipt of the complaint and setting out the process of how we will deal with it. Unless a longer time is agreed by the complainant, we will investigate the complaint and make a decision within 30 days of receipt of the complaint and communicate the decision to the complainant. We aim to resolve all complaints within 30 days of receipt. If we cannot resolve a complaint within 30 days we will notify the complainant of the reasons and specify a date when we expect a decision or resolution will be made and seek the complainant's agreement to extend the 30 period – if the complainant does not agree then we may not be able to resolve the complaint.
30. It may be necessary (and it may be required by the Act), in order to deal with a complaint, to consult with a CRB or another credit provider. Further, if, while a complaint remains unresolved, we are disclosing information subject to the complaint to a third party, we may be required to advise the third party about the complaint.
31. If we find a complaint is justified we will resolve it and do what is required to rectify any breach. Power On Australia is committed to fulfilling its obligations as an APP entity and a credit provider under the Privacy Act.
32. If a complainant is not satisfied with the outcome of Power On Australia's internal complaints procedure in respect of Power On Australia privacy practices then the



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complainant may refer their complaint to the Office of the Australian Information Commissioner (“OAIC”). The website for the OAIC is: www.oaic.gov.au.

Transfer of information overseas

33. Power On Australia is unlikely to disclose personal information (including credit information about individuals) to overseas recipients. Personal information (including any credit information) would only be disclosed by Power On Australia to overseas recipients in accordance with the requirements of the Act, such as if the individual consents to the disclosure or if the disclosure is required by law. However, personal information (including credit information) may be stored with third party overseas entities under circumstances where Power On Australia retains control of the information.

Changes to Privacy Policy

36. If Power On Australia decides to or is required to change this Credit Reporting Privacy Policy, we will notify of such amendments on our web site and post changes on our privacy policy page so that users may be aware of any such changes and how they may affect them. As such, please remember to refer back to Power On Australia’s privacy policy page regularly to check whether there are any amendments.

Contacting us

37. For further information regarding our privacy policies, please contact us at the following address:

E-mail: accounts@poweronaustralia.com.au

38. For more information on privacy legislation and the CR Code please visit the [website](#) of the Office of the Australian Information Commissioner at www.oaic.gov.au.

END OF POWER ON AUSTRALIA PRIVACY POLICIES



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