

PRIVACY POLICY

Petro Coating Systems Pty Ltd (**PCS**) recognises the importance of your privacy and understands your concerns about the security of your personal information. Your personal information is protected by the Privacy Act 1988 (Cth) (**Privacy Act**) and the Australian Privacy Principles (**APPs**). This Privacy Policy explains how we collect your personal information, what we do with it, and most importantly, how it is protected.

1 WHAT IS PERSONAL INFORMATION?

Personal information is any information or an opinion about you that identifies you or through which your identity can be reasonably established. Examples of personal information include your name, signature, address, date of birth and any commentary or opinion about you.

2 COLLECTION OF YOUR PERSONAL INFORMATION

2.1 The kinds of personal information we hold

Generally, we collect personal information such as your name, date of birth, address, occupation, your contact details (such as your residential address and email address), and information about how and where you purchase and use our products.

We only collect personal information that is necessary for us to provide our products to you, to develop and promote our products and to assist us with complying with our legal and regulatory obligations.

The kinds of personal information we collect and hold about you will depend upon the products you request from us. It may include:

- information you give us when you request a product from us, including your name, address and contact details
- information about individuals that we collect in the course of providing products for customers, for example when you pay your invoice or purchase products
- information contained in communications between us and you, for example when you complete a form on our website or send us an email.

We may also collect personal information from third parties, such as credit reporting bodies (for more details, see our section on [‘Credit Related Information’](#) below.)

2.2 The way we collect personal information from you

We will usually collect information directly from you, for example when you provide the information to us, complete a credit application form, visit our warehouse or website, or contact us with a query or request. Sometimes, we may collect personal information about you from a third party, for example, from a credit reporting agency or your representatives, or collect information from publicly available sources.

If you have referred us to third parties to obtain personal and other information about you we will assume, and you must ensure, that the third party is aware that you have referred us to them and of the purposes involved in the collection, use and disclosure of your personal information.

If you supply us with information about another person, you should ensure you are authorised to do so. You must inform that person who we are, that we will use and disclose their personal information as outlined in this Privacy Policy from time to time and that they have certain rights to access the personal information that we hold about them.

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

2.3 Electronic personal information

We collect electronic personal information about your use of our website each time you visit it. Your use of the facilities and services available through our website will determine the amount and type of information which we collect about you.

The kinds of electronic personal information we collect may include:

- the date and time of visits
- which pages are viewed
- how users navigate through the site and interact with pages (including fields completed in forms, applications completed, search items entered)

- location information about users
- information about the device used to visit our website;
- internet provider details
- referring URLs (universal locators)
- IP addresses.

2.4 Our use of cookies

When you use our website, we may use cookies which are software code placed on your web browser to recognise and identify your computer. The cookies we pass to you are anonymous and do not hold information about you or reveal your personal identity.

The cookies we use monitor your use of our website to learn about your preferences so that we may improve our products and provide you with a more user friendly experience when you visit our website.

Most Web browsers are set to accept cookies. If you prefer not to receive cookies, you can configure your Internet browser to reject them or to notify you if they are being used. However, please note, this may limit the functionality of our website and effect your overall experience in using our website.

3 USING, DISCLOSING AND PROTECTING YOUR PERSONAL INFORMATION

3.1 Why we may collect and hold personal information and how we use it

We only collect personal information that is necessary for us to provide our products to you, to develop and promote our products and to assist us with complying with our legal and regulatory obligations.

For example, we may collect, use and disclose personal information about you to or from:

- a credit reporting agency or credit provider
- our related corporations
- third parties or suppliers who are not related to us, including our agents, distributors and contractors – but only for the purpose of supplying you with our products.

In relation to your credit situation, please see the section on [‘Credit Related Information’](#) below.

We may also use your personal information to provide you with marketing information, such as information about other products offered by us. You can opt out of receiving this kind of information at any time by contacting sales administration team on 1300 658 590.

3.2 Protecting your personal information

Your personal information may be stored in either hard copy or electronic format.

Where we use our own storage facilities, we will take reasonable steps to ensure the security of your information. We archive old information in secure locations in Australia and will only keep it for as long as the law requires, after which time we will destroy it.

Where we engage a third party service provider, we will make sure that appropriate data handling and security arrangements are in place.

We use a range of physical and electronic security measures to protect the security of the personal information we hold. We are committed to keeping all personal information secure and have taken reasonable steps to prevent unauthorised access, modification or disclosure. We have implemented technology and security features to make our systems as secure as possible and to safeguard your personal information.

Please contact us immediately if you become aware or have reason to believe that there has been any unauthorised use of your personal information in connection with us.

3.3 Third party service providers

From time to time, we may contract out some of our functions to external service providers (such as storage of data, IT services, mailing, customer service, marketing, billing, auditing).

We may disclose your personal information to these third party service providers but only so that they can provide the services that we have contracted them to do.

4 SENSITIVE INFORMATION

'Sensitive information' is a specific type of personal information, including information about your health, race, ethnic origin, political opinions, membership of political, professional or trade associations, religious or philosophical beliefs, sexual preferences and criminal history.

The APPs impose greater obligations on us regarding any collection, use or disclosure we make of your sensitive information.

Usually, we do not collect sensitive information. If for some reason we did need to collect your sensitive information, we will only collect it if:

- you have expressly consented to us doing so
- we are required to do so by law
- the collection is necessary to establish, exercise or defend a legal claim.

5 ACCESS TO & CORRECTING YOUR PERSONAL INFORMATION

In most cases, you can gain access to personal information that we hold about you. We will handle requests for access to your personal information in accordance with the APPs.

We encourage all requests for access to your personal information to be directed to our Privacy Officer by email or otherwise in writing to the address detailed in the section '[Contact Us](#)' below.

We will deal with all requests for access to personal information as quickly as we can. Requests for a large amount of information, or information which is not currently in use, may require further time before a response can be given. In some cases, consistent with the APPs, we may refuse to give you access to personal information we hold about you. This includes circumstances where giving you access:

- would be unlawful
- would have an unreasonable impact on other people's privacy
- would prejudice an investigation of unlawful activity
- would prejudice activities carried out by, or for, a law enforcement agency.

If we refuse to give you access, we will provide you with reasons for our refusal.

Generally, if you request us to do so we will amend any personal information about you held by us which is inaccurate, incomplete or out of date. If we disagree with your view about the accuracy, completeness or currency of a record of your personal information held by us, and you ask us to associate with that record a statement that you have a contrary view, we will take reasonable steps to do so.

We do not charge a fee for providing you access to the basic customer information that we hold about you.

6 CREDIT RELATED INFORMATION

We may use your personal information to assess your credit situation when you ask us to supply you with our products. As a result, we may collect 'credit information' and 'credit eligibility information' about you as referred to in the Privacy Act. This section entitled 'Credit Related Information' applies to us only when we act as a credit provider for the purposes of the Privacy Act.

6.1 How we collect and hold 'credit information' and 'credit eligibility information' about you

Credit information relates primarily to your credit related dealings with us and covers various types of information that can be collected by Credit Reporting Bodies (CRBs) that report on consumer credit worthiness.

Credit information includes:

- identification information
- basic information about your credit account (for example when it was opened)
- details about information requests we make about you to CRBs
- information about certain overdue payments and about serious credit infringements and information about payments or subsequent arrangements in relation to either of these
- various publicly available information like bankruptcy and credit-related court judgements.

We may collect credit information about you in any of the circumstances relating to other personal information described in the section '[The way we collect personal information from you](#)'.

Credit eligibility information is information equivalent to the kinds listed above that we generally collect from CRBs. This information relates primarily to your dealings with other credit providers. It may also include certain credit worthiness information that we derive from the data that we receive from a CRB. Sometimes we may also collect credit eligibility information about you from other credit providers.

If you would like to know more about how we store your credit information and credit eligibility information, please see the section '[Protecting your personal information](#)' above.

6.2 How we use your credit information and credit eligibility information and when we may disclose it

We only conduct credit reviews ourselves. We do not engage a credit reporting agency to provide us with a credit assessment. However, we may disclose your credit information to CRBs, who may then include that information in credit reporting information that they provide to other credit providers to assist them to assess your credit worthiness.

Your credit information and credit eligibility information may be used and disclosed by us for other purposes and in other circumstances as described in the sections '[The way we collect personal information from you](#)' and '[Why we may collect and hold personal information and how we use it](#)' when permitted to do so by the Privacy Act.

Our use and disclosure of credit eligibility information is regulated by Part IIIA of the Privacy Act and the Credit Reporting Privacy Code. We will only use or disclose such information for purposes permitted by these laws, such as:

- processing credit-related applications and managing credit that we provide
- collecting amounts you may owe us in relation to such credit and dealing with serious credit infringements
- assisting you to avoid defaults
- assigning our debts
- participating in the credit reporting system
- dealing with complaints or regulatory matters relating to credit or credit reporting
- as required or authorised by another law.

We do not use your credit related information for any of our marketing or promotional activities or to generate marketing lists.

6.3 Access to and correcting your credit related information

You can access the credit related information we hold about you, ask us to correct it, or make a complaint, as detailed in the section '[Access To & Correcting Your Personal Information](#)' above and '[Contact Us](#)' below. If we agree that our records need to be corrected, and we have previously disclosed that information to a CRB or other person, we will tell them about the correction too.

If you are concerned about how we handle your credit related information, please contact our Privacy Officer on the details under the section '[Contact Us](#)' below.

7 CONTACT US

If you would like more information about the way we manage personal information that we hold about you, or are concerned that we or one of our contractors may have breached your privacy and wish to make a complaint, please contact us one of the following methods:

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| Email | privacy@petrocoating.com.au |
| Mail | Attention Privacy Officer 411-413 Victoria Street, BRUNSWICK 3056 Victoria |
| Phone | 03 9356 7600 |
| Fax | 03 9387 6973 |

We will do our best to resolve your complaint as quickly as possible, and in any event aim to respond to you within 30 days. If you are not satisfied with our response to your complaint, you can refer the matter to the Office of the Australian Information Commissioner:

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| Online | www.oaic.gov.au |
| Mail | GPO Box 5218, Sydney NSW 2001 |
| Phone | 1300 363 992 |
| Fax | 02 9284 9666 |

8 CHANGES TO OUR PRIVACY POLICY

From time to time it may be necessary for us to review and revise our Privacy Policy. We may notify you about changes to this Privacy Policy by posting an updated version on our website. You may also request a copy of our privacy policy by contacting us.

Last updated: 29 August 2016