



## PRIVACY POLICY

**Effective Date: this Privacy Policy was last modified on 26 March 2021.**

### Privacy

This Privacy Policy explains in general terms how VERTILUX CORPORATION PTY. LTD. ACN 074 643 182 as Trustee for VERTILUX TRADING UNIT TRUST ABN 31 475 955 969 and its related companies (together we, us, our and other similar expressions) protects the privacy of your personal information. It also sets out the matters which we are required to disclose to individuals under the Australian Privacy Principles set out in the Privacy Act 1988 (Cth). We encourage you to read this policy carefully so that you understand our information handling practices.

### Collecting personal information about you

In order to provide our customers with our products and services, we may collect and use personal information about you and others. If we are not provided with all the personal information we request, we may not be able to supply you our products or provide you with our services.

Generally, the type of personal information we collect about you includes your name, mailing address, telephone number and email address. We may also collect sensitive information about you such as information about membership of a professional or trade association. We only collect sensitive information in limited circumstances including where:

- You have consented to it; or
- The collection is required by law; or
- The collection is necessary for the establishment, exercise or defence of a legal or equitable claim.

### How we collect personal information

We generally collect your personal information directly from you. For example, we collect personal information about you when you deal with us over the telephone, send us correspondence (whether by letter, facsimile or email), subscribe electronically to our publications, use or make enquiries via our website or when you have contact with us in person.

There may be occasions where we need to collect personal information about you from a third party. For example, we may collect personal information from a company with whom you work, a third party distributor of our products, another organization with whom you have any dealings, a credit reporting body, an information service provider or from a publicly maintained record.

We generally collect personal information by way of forms filled out by people, face-to-face meetings, business cards, telephone conversation and from third parties. We collect personal information from our websites or through receiving customer enquiries and emails.

### Purpose for collection, use, and disclosure of your personal information

We collect, hold, use and disclose personal information so we can:

- meet our legal obligations;
- identify our customers, potential customers and their representatives;
- provide our products and services or other benefits to you;
- communicate with you;
- inform you of any initiatives we think may be of interest to you;
- inform you about our products and services and the benefits of using our products and services;
- provide you with information about offers or other benefits that may become available;
- seek your opinion or comments about our products and services;
- carry out billing and debt recovery activities;
- carry out our management, administrative, quality assurance and complaint handling activities in a professional and efficient manner;
- develop and implement initiatives to improve our products and services;

and for other secondary purposes.

## Disclosure

We usually disclose the personal information we collect to our related entities, service providers and contractors, who help us supply our products and services.

If you complete a form on this website to ask a question or request a quote from one of our product dealers or showrooms, the information you submit will be forwarded by us to the dealer or showroom you select, or which our lead system allocates you to on the basis of the dealer that services your area. Each dealer or showroom is independent of us and the dealer or showroom you direct your communication to will have its own privacy statement. Please contact the dealer or showroom or visit their website for more information on its privacy practices.

Except where indicated above, we will not use or disclose personal information unless:

- The individual concerned has consented to the use and disclosure to conduct our business;
- The third party is our service provider or contractor, in which case we will require them to use and disclose the personal information only for the purpose for which it was provided to them;
- The third party is a person involved in a dealing or proposed dealing (including a sale) of all or part of our assets and business;
- The third party is a credit reporting agency, your creditor, banker, financier, credit provider, mortgage insurer or trade insurer;
- The disclosure is to a related body corporate; or
- The disclosure is permitted, required or authorised by or under law.

If we act as a credit provider to you, we may report to a credit reporting body an overdue payment from you, providing we have first advised you of the overdue payment, have requested payment from you and you have failed to make payment to us.

## Credit information

If you are a customer and we give you credit or if you give a personal guarantee in respect of a customer, we may collect credit information or credit eligibility information about you. Credit information and credit eligibility information are particular types of personal information.

The credit information and credit eligibility information we may collect about you includes: identification information; credit liability information; repayment history information; details of any request for your information that we receive from a credit provider, mortgage insurer or trade insurer; the type and the amount of credit sought; default information; payment information; court proceedings information; personal insolvency information; information about any serious credit infringement by you; information disclosed in reports obtained from credit reporting bodies; information from property searches; information provided by trade references;

We generally collect your credit information or credit eligibility information directly from you. For example, if you complete an Application for Commercial Credit or if you give a personal guarantee in respect of a customer.

We may also collect credit information or credit eligibility information about you from third parties. For example, from your employer, any other organisation with whom you have any dealings, credit reporting bodies, like Equifax, industry credit bureaux, like Trade Bureaux Australia or from publicly maintained records.

The purpose for which we may collect, hold, use and disclose credit information or credit eligibility information about you, is so we can assess whether to extend credit to you or to a customer (if you have given a personal guarantee in respect of that customer).

If permitted under the Privacy Act, we may disclose credit information or credit eligibility information about you to your employer, any other organisation with whom you have any dealings, credit reporting bodies, and other traders in the markets we trade in, our commercial customers, our suppliers and to retailers of our products.

## Storage and security

We take all reasonable steps to protect personal information (including credit information and credit eligibility information) held from misuse and loss and from unauthorised access, modification or disclosure. For example, we use physical security procedures and restrict access to electronic records. Access to personal information is limited to those of our personnel who specifically need it to carry out their business responsibilities.

Where we no longer require your personal information for a permitted purpose under the Privacy Act, we will take reasonable steps to destroy it.

## **Marketing**

We may use personal information to advise you of new products and marketing initiatives that we think may be of interest to you. This may include product and service offerings, newsletters and general information about us.

If you prefer not to receive information about our products and services you can ask to be removed from the relevant circulation list by using the unsubscribe link from the electronic communication or by contacting us using the details listed below.

We never disclose personal information to an unrelated third party (other than our dealers and showrooms) for the purpose of allowing them to directly market their products or service on an individual, unless individuals have expressly consented to that disclosure.

## **Access**

If at any time you want to know what personal information we hold about you (including credit information and credit eligibility information), you are welcome to request access to that information by contacting us, using the details listed below.

However, we may deny your request for access where:

- The access impacts on the privacy of others;
- The request for access is frivolous or vexatious;
- There are existing or anticipated legal proceedings; or
- Such access can be denied under law or by a law enforcement agency.

If we deny your request for access, we will let you know why. We may also charge a fee to cover the reasonable costs we incur in processing your request.

## **Quality & Correction**

At all times we strive to ensure that the information we hold about you is accurate, complete and up-to-date. If at any time you believe the personal information (including credit information and credit eligibility information) that we hold about you is incorrect, incomplete or inaccurate, you should let us know. We will use reasonable efforts to correct the information.

## **Online data collection and use of cookies**

To ensure we are meeting the needs and wants of our website users, and to develop our online services, we may collect aggregated information by using cookies or similar electronic tools.

Cookies are small amounts of information sent from a web server to your computer. These cookies are used to recognise a return visitor as a unique user and to retain particular information in order to make your experience more convenient and personal. For example, when you browse our web pages and landing pages, our system automatically logs information about your visit such as the date and time of your visit, the server your computer is logged on to, your browser type (for example, Internet Explorer, Chrome or Firefox), previous site visited, pages accessed and your IP address. An IP address is a number that is assigned to your computer automatically and required for using the Internet. We may also derive the general geographic area associated with an IP address.

We do not use cookies to track your internet activity before or after you leave our website. No other business has access to our cookies.

All web-browsers offer the option to refuse any cookie. However, if you refuse our cookies, you will need to re-enter certain information at each visit, which may negatively impact your experience on our website.

Cookies themselves do not contain any personal information. However, we do link the information we store in cookies to any personal information you submit while on our site (for example when you complete and submit a form on one of our websites or landing pages).

## **Changes to our privacy policy**

We may review and change this Privacy Policy at any time to take into account new laws and technology, changes to our operations, practices and business environment. We will notify you of any change by posting an updated version of our Privacy Policy on our website. Please be aware that it is your responsibility to check our website and make sure you keep up-to-date with any changes to this policy.

## Privacy concerns and complaints

We are committed to constantly improving our procedures so that personal information (including credit information and credit eligibility information) is treated appropriately. If you feel that we have failed to deal with your personal information in accordance with this policy, the principles set out in the Privacy Act or any credit reporting code that applies to us, please contact us using the details listed below so we have an opportunity to resolve the issue to your satisfaction.

We will log your complaint and our privacy officer will:

- Listen to your concerns and grievances;
- Discuss with you the ways in which we can remedy the situation; and
- Put in place an action plan to resolve your complaint and improve our information handling procedures if appropriate.

## No disclosure to overseas recipients

We are not likely to disclose personal information (including credit information and credit eligibility information) to overseas recipients.

## How to contact us

If you require more detailed information about our information handling practices or if you have any concerns about our handling of your personal information, please let us know by contacting us at:

Privacy Officer  
Vertilux  
22 Thomsons Road  
Kellor Park VIC 3042

We will endeavour to respond to your concerns as quickly as possible.

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