

## **Munzing Australia Pty. Ltd. - Privacy Policy**

Munzing Australia Pty Ltd (**Munzing Australia**) is required to comply with the *Privacy Act 1988* (Cth) (**Privacy Act**), including the Australian Privacy Principles.

This policy describes the way that Munzing Australia collects, holds, discloses and protects personal information and credit information.

In relation to certain of Munzing Australia's operations, we may at times be a "credit provider" as that term is defined in the Privacy Act because of the structure of the terms and conditions of payment for the goods or services we provide.

### **Collection**

We collect and hold personal information in a number of ways, including:

- when you provide information to us directly either in person, by telephone or writing
- when you visit and/or use our website, and
- from third parties, such as our related entities and service providers.

The types of personal information that we collect and hold is influenced by the nature of our dealings with you. We may collect personal information about you when you:

- open an account with us
- make an inquiry about our goods or services
- visit our website
- purchase products from us
- order samples of products from us
- supply products or services to us, or
- apply for or register your interest in employment with us.

We generally collect personal information directly from you, but we may also collect it from clients or third parties such as regulatory authorities. If we collect personal information about you from a third party we will take reasonable steps to notify you.

The personal information we collect about you will usually include your name and contact details (address, telephone and e-mail address). To provide services to you, we may also need to collect and hold additional general information about you, such as your date of birth, occupation, employment, credit card number, bank account details and details of your credit history.

We will only collect sensitive information about you with your consent or when permissible under Australian law, and will only use this information for a legitimate purpose where it is reasonably necessary.

Your engagement with our services will constitute your agreement to this privacy policy. If you do not provide us with your personal information, it may not be possible for us to provide you with the services you request.

### **Credit Information**

The Privacy Act and this policy do not apply to commercial credit provided to companies or other entities. However, this policy will apply where an individual applies for commercial credit or we request that a director or other authorised individual guarantees the commercial credit to be provided by us to a company or other entity.

We may collect the following types of credit information from you as part of a credit application form submitted by you in the course of doing business with us:

- your name, residential address (including previous addresses), contact details (including telephone and email addresses) and other identity verification emails
- your date of birth and gender
- your credit history (including any repayments missed or late repayments that you have made), and
- details of any credit provided to you by other credit providers (such as other financial institutions, utilities or telecommunications providers).

We may obtain this information from you or from third parties, including from other credit providers, in order to assist us in determining whether we will provide any credit to you (or to your related company or other entity) or accept you as a guarantor of that credit.

### ***Use and Disclosure***

We collect, hold and use your personal information for the purposes and related purposes for which it was collected, including to:

- provide services and products to you (or the entity in relation to which you are providing a guarantee)
- maintain and update our records
- manage our relationships with you, and where the information was given to us for another specific purpose (such as a job application), for that purpose
- allow us to understand trends and improve our business offerings from time to time, and
- comply with our legal obligations.

We collect, hold, use and disclose your credit information primarily to assess whether to provide commercial credit to you or a company or other entity where we request that you provide a guarantee to secure the commercial credit to be provided by us. We may also use your credit information as permitted or required by law.

We do not disclose your credit information to credit reporting bodies. We do not collect or hold credit eligibility information.

On occasions, we may disclose your personal information to our related entities, another person or organisation, such as third party manufacturers and distributors (usually to prepare a product on your behalf), regulatory bodies or external service providers, including cloud storage providers. Where we do so, disclosure will be as permitted under the Australian Privacy Principles and/or with your consent if required.

If the nature of services you request requires it, we may also disclose your personal information to a person or organisation located in another country (for instance to our head office in Germany and offices in Malaysia, United States, India, China, Europe, Mexico, Brazil and to our data storage providers in Europe, Malaysia and Australia). Before we disclose personal information to an overseas recipient we will take reasonable steps to ensure that the overseas recipient does not breach the Australian Privacy Principles in respect of that personal information.

We do not disclose your credit information to third parties located overseas.

We do not sell or trade personal information about you to or with third parties.

### ***Data security***

We value the security and confidentiality of the personal information we collect and hold about you. We take all reasonable steps to protect all information we hold about you from misuse, interference and loss, as well as unauthorised access, modification or disclosure.

We protect the personal information we hold about you with physical, electronic and managerial procedures including:

- confidentiality agreements for our employees and contractors
- security measures for our systems access, and
- periodic evaluation of information protection practices.

When we no longer need to retain your personal information for the purposes outlined above, we will destroy or de-identify the information.

### ***Access and Correction***

You may request access to, and request us to update or correct, the personal information or credit information that we hold about you. We will take reasonable steps to make appropriate corrections to personal information and credit information so that it is accurate, complete and up-to-date.

If you would like to do so, please contact our Privacy Officer, using the contact details below:

Name: Malcolm Rae, Director  
Post: 3 Warringah Close 2250 Somersby NSW 2250  
Telephone: +61 2 4340 7800  
Email: [australia@munzing.com](mailto:australia@munzing.com)

We may refuse to provide access if the law allows us to do so.

### ***Complaints***

If you wish to make a complaint about how we handle your personal information or credit information or about a failure by us to comply with the Privacy Act or the Credit Reporting Privacy Code, please contact our Privacy Officer using the contact details above. We will make every endeavour to respond to your request promptly. If you are not satisfied with our response or we do not respond within 30 days, you may make a complaint to the Office of the Australian Information Commissioner.

### ***Website***

When you visit our website, we collect general anonymous information (such as your browser type, information downloaded, pages visited and the domain name and country from which you request information) periodically for statistical and website development purposes.

### ***Updates***

This privacy policy will be updated periodically and the most recent version will be published on this webpage. Our policy was last updated on May 1<sup>st</sup>, 2018.