

Privacy Policy

This policy sets out Tarac Technologies Pty Ltd's ACN 007 583 904 ("**Tarac Technologies**", "**we**" or "**us**") policies relating to management of your personal information. These policies are based on our obligations under the *Privacy Act 1988* (Cth) (including Australian Privacy Principles ("APPs") and international privacy standards.

By voluntarily supplying us with your personal or credit related personal information, you are agreeing to be bound by this Policy.

This Privacy Policy is periodically reviewed in line with the ongoing development of the Tarac Technologies website. Any amendments to this Policy will be notified to you by posting an updated version on our website.

Please note that Tarac Technologies' website contains links to a large number of other websites which are related to the business activities of Tarac Technologies or which Tarac Technologies consider may be of interest to you. When a user has clicked on a link to another site, they leave the Tarac Technologies site and are no longer protected by the Tarac Technologies Privacy Policy.

Collection of personal information

Tarac Technologies collects and/or holds the following kinds of personal information:

1. contact information such as name, postal address, email address, telephone numbers and date of birth;
2. Australian business numbers; and
3. financial details, including bank account details and credit card details.

Tarac Technologies' website collects the following information from users:

1. A record of your visit and logs the following information for statistical purposes - the user's IP address, the date and time of the visit to the site, the pages accessed and documents downloaded, the previous site visited and the type of browser used. No attempt will be made to identify individual users or their browsing activities except, in the unlikely event of an investigation, where a law enforcement agency may exercise a warrant to inspect our web server logs. This information is analysed at the end of each week and month to determine the site's usage statistics.
2. Tarac Technologies retains the e-mail address of people who send emails through any online forms or via any email address published on the site, for the purpose of sending a response. They are stored in a secure area on Tarac Technologies Local Area Network and will not be used for any other purpose nor disclosed to a third party without consent.
3. People who access the secure areas of Tarac Technologies site by login via a user name and password provided by Tarac Technologies are identified by this login procedure and are assumed to be the person whom the login details were originally provided to. This information is used to secure and monitor access to the website concept materials and other information



and enables Tarac Technologies to keep this information secure. The information is stored in a secure area of the Tarac Technologies web server.

Purposes for collection

Personal information is collected, held, used and disclosed by Tarac Technologies for the following purposes:

1. provide further information about Tarac Technologies, the project(s) we are undertaking with you and any other information you may require from time to time;
2. market or promote our services directly to individuals;
3. market research;
4. arrange and provide credit;
5. assess an applicant's eligibility for credit (including obtaining credit references);
6. verifying an individual's identity;
7. resolve a complaint;
8. develop and identify products and services that may interest customers;
9. provide our products and services to you;
10. process payments; and
11. any other purpose related to any of the above.

Means of collection of personal information

Tarac Technologies collect only the information voluntarily supplied by you through credit application forms and electronic communications, including telephone, email and fax. If the personal information is not collected, Tarac Technologies may not be able to provide you with the products or services requested.

The website only uses cookies or other tools to monitor your navigation through our website after you have voluntarily logged in using the username and password we provided you to monitor the progress of your project and/or access other commercially sensitive information contained in our secure area.

Alternatively, Tarac Technologies may collect personal information indirectly through consultants who undertake market research activities.

Tarac Technologies hold all personal information in hard copy documents, as electronic data or in our databases.

Tarac Technologies takes reasonable steps to protect the security of your personal information from misuse, loss, unauthorised access, modification and disclosure, through the following measures:

- imposing confidentiality requirements on our employees;
- implementing policies in relation to document storage security;
- implementing security measures to govern access to our systems, including electronic firewalls to prevent unauthorised access to our servers and password access;
- only providing access to personal information once proper identification has been given;
- controlling access to our premises; and

- implementing website protection measures.

Disclosure and use of personal information

Tarac Technologies has a duty to keep our clients and customers' personal information confidential. Our duty of confidentiality applies except where we have consent to disclose personal information, the disclosure is permitted under the APPs or is compelled by law.

Tarac Technologies will disclose your personal information to necessary third parties, who assist us to provide, manage and administer our services and products (including but not limited to our insurers). In which case, your personal information will be dealt with in accordance with that entity's privacy policy. No personal details are provided to any other individual or organization, except with your consent.

Tarac Technologies will only use your personal information for the purposes for which it was collected ("**primary purposes**") or a purpose related to the primary purpose, if this use would be reasonably expected by you, or otherwise, with your consent.

Access to information and seeking correction

You can contact us at any time to request access to your personal information or for your personal information to be corrected or updated. Please direct your request to the Privacy Officer via the details provided in this Policy.

Tarac Technologies will, on request, provide you with access to your personal information or update or correct your personal information, unless the APPs provide an exception to us granting your request.

Your request for access to your personal information or to update or correct your personal information will be dealt with by the Privacy Officer as soon as reasonably practicable. If we deny your request, we will provide you with a written notice detailing reasons for the refusal and the process for making a complaint about the refusal to grant your request.

Tarac Technologies will take appropriate steps to verify your identity (or verify that you act as a legal guardian or authorised agent of the individual concerned) before granting a request to access your personal information.

Where your request for access is accepted, we will provide you with access to your personal information in a manner, as requested by you, providing it is reasonable and practicable to do so.

Upon accepting a request for correction of your personal information, we will take all steps that are reasonable in the circumstances, having regard to the purpose for which your personal information is held, to correct your personal information.

Dealing with us anonymously

You may request to deal with Tarac Technologies anonymously or using a pseudonym when making a general enquiry about the services that we can offer to you. However, if you wish to purchase from us or otherwise deal with us, you will be required to disclose your identity in order for Tarac Technologies to provide you with the requested products and services.

Complaints

If you believe that Tarac Technologies have breached a term of this Privacy Policy or the APPs, you may submit a written complaint. The written complaint can be emailed or posted to us using the contact details set out below. You must include contact details for us to contact you regarding your complaint.

Our Privacy Officer will consider your complaint and respond as soon as reasonably possible, but not more than 30 days from receiving the complaint.

If you are unsatisfied with the outcome of your complaint you may ask the Privacy Officer to be referred to a higher authority within the company, such as the Chief Financial Officer or Chief Executive Officer. If you still remain unsatisfied with the outcome, you may refer your complaint to the Office of the Australian Information Commissioner to be resolved.

Contact Us

If you wish to:

- gain access to your personal information;
- make a complaint about a breach of your privacy;
- contact us with a query about how your personal information is collected or used;
- contact us regarding any other matter concerning this Privacy Policy,

you can speak directly with our staff who will do their best to try to resolve your issue as simply as possible. Alternatively, you can write to us or send us an email so that our Privacy Officer can consider the matter. We will respond to you as soon as reasonably possible.

Our contact details are as follows:

Phone: (08) 8568 6509
Privacy Officer contact: Robert Pelton, robertp@tarac.com.au
Postal address: Tarac Technologies Pty Ltd, PO Box 78, NURIOOTPA SA 5355

For more information on privacy see the Office of the Australian Information Commissioner's website at: <http://www.oaic.gov.au>.

This policy was last updated on 12 March 2014.