

PRIVACY AND CREDIT RELATED INFORMATION MANAGEMENT POLICY

Quatro Design Pty. Ltd. ACN 108 351 355 of 6 Kay Street, Murwillumbah NSW 2484 (**Quatro, we, our and us**) respects the personal information of individuals. We understand that the security of your personal information is important to you. This Privacy Policy sets out our policies and practices regarding the collection, use and disclosure of personal information and credit related information that you provide to us and which we collect.

By accessing or otherwise using our website at www.quatrodesign.com.au (**Website**), contacting us by email, telephone or otherwise or using any of our other services you agree to the terms and conditions set out in this Privacy Policy and consent to the processing of your information in accordance with this Privacy Policy.

Types of personal information we collect and hold

“Personal information” about you is information or an opinion about you or which is reasonably identifiable as you, whether or not the information or opinion is true and whether or not the information is recorded in a material form.

“Credit related information” is information that identifies you such as your name, date of birth, sex, current or past addresses, current and past employer or driver’s licence number, consumer credit liability information about you such as the credit provider, the type of consumer credit, the terms and maximum amount of credit of any consumer credit contract and the date of termination of any consumer contract, repayment history information, information requests made by a credit provider, mortgage insurer or trade insurer, the type and amount of credit sought in an application in connection with which the credit provider has made an information request, default information, payment information, new arrangement information with respect to the original consumer credit contract, court proceedings in relation to any credit provided to or applied by you, personal insolvency information such as bankruptcy, publicly available information about your credit worthiness or opinion by a credit provider that you have committed a serious credit infringement in relation to consumer credit.

The types of personal information that we collect includes but is not limited to:

- name, name of the organisation or business you work for, phone, email and contact details
- bank account details
- any other personal information that may be required in order to facilitate your dealing with us
- credit related information as set out above.

We may collect personal information about: individuals, contractors and suppliers, third parties seeking our services, and other people who come into contact with us in the ordinary course of business.

In addition, when you apply for a job or position with us we may collect certain information from you (including your name, contact details and working history) your previous employers, your referees, human resources professional and others who may be able to provide further information to us to assist us in our decision to offer you a position.

How we collect and hold personal information

In general, we do not collect your personal information, unless you provide it to us voluntarily and knowingly during your dealings with us, including when:

- you complete our credit account application form
- you email your details to us or submit your details to us via the Website
- when you sign up to receive information about our products or services (and related information) that may be of interest to you
- you have personal contact with us at a face-to-face meeting or at an event, or

- you mail, email or telephone or otherwise contact us or make an enquiry about our products or services.

We may collect some of your personal information and credit related information from third parties, such as credit reporting organisations or agencies, including Creditorwatch and your other credit providers or suppliers.

We hold such information in hard copy files and electronic files. We are committed to protecting the personal information we collect and hold from misuse and loss and from unauthorised access, modification or disclosure. We use a variety of industry-standard security technologies and procedures to help protect your personal information. However, you acknowledge that no security system is impenetrable and no company, including us, can fully eliminate security risks associated with personal information or electronic databases.

Purpose for which we collect, hold, use and disclose your personal information

In general, your personal information is used for the purpose (**primary purpose**) for which you provide it to us, which may include:

- to provide you with our goods, services or quotations
- to enable us to contact and communicate with you regarding your accounts with us
- to enable us to fulfil your requests for our products or services and process your orders or a refund request
- to respond to and resolve any query or complaint
- to assess, process and manage credit account applications
- to consider suspension or termination of credit accounts
- to provide information to credit reporting organisations and participate in the credit reporting system
- for internal administration, debt collection, product research, evaluation and development, quality control purposes, advertising and marketing purposes
- to offer you additional information, opportunities, discounts and promotions from us from time to time
- to consider your employment or contractual engagement application (such as supply or retention of services), and
- for any other purposes required or authorised by law or a court/tribunal order.

We may disclose your personal information or credit related information to:

- third party contractors engaged to perform functions or provide services relating to the purposes for which we collect personal information
- third party service providers within Australia who work on behalf of or with us to provide some of our delivery and other services, such as processing payments (such as credit card payments)
- credit reporting organisations or agencies such as Creditorwatch
- enforcement or regulatory authorities, within and outside of Australia, if required by law.

Except as set out in this Privacy Policy (or as required for any statutory or legal requirements), we do not share, sell or rent your personal information or credit related information to third parties.

Access to and correction of personal information

You may request access to your personal information or credit related information or you may seek the correction of such information by sending an email to our Privacy Officer admin@quatrodesign.com.au or calling us on (02) 6672 1190. We may charge you a small fee to cover any administrative costs that we incur in providing you with access or correcting your information depending on the costs associated with obtaining, providing or correcting the material.

Concerns about privacy

If you have any concerns in relation to your privacy in your dealings with us you should direct your concerns to us at admin@quatrodesign.com.au or on (02) 6672 1190. Our Privacy Officer will review your correspondence and liaise with you directly to resolve your concerns.

Overseas disclosures

Except as set out elsewhere in this Privacy Policy, we do not disclose your personal information or credit related information overseas.

Changes to our Privacy Policy

Any changes to this Privacy Policy will be posted on the Website. Unless stated otherwise, changes will be effective immediately upon being placed on the Website. Your continued use of the Website and our services following such amendments being published will represent an agreement by you to be bound by the Privacy Policy as amended.

Policy last updated 31 October 2017.