

Fixle Privacy Policy

Fixle Pty Ltd (ACN 614 719 907) and its related entities (referred to as **Fixle, we, us** or **our**) are committed to the protection of personal information that relates to you in accordance with the Australian Privacy Principles (**APPs**) as set out in the *Privacy Act 1988* (Cth) (**Privacy Act**).

This Privacy Policy describes the manner in which we collect, hold and use information that is covered by the Privacy Act. It is not intended to cover categories of information that are not covered by the Privacy Act. If you wish to make any inquiries regarding this Privacy Policy, you should contact us in any of the ways specified in clause 13.

We may, from time to time, review and update this Privacy Policy including to take into account new laws, regulations and technology. All personal information held by us will be governed by our most recent Privacy Policy, posted on our website (www.fixle.com.au) (**Website**). Our most recent Privacy Policy will apply to our collection, use and disclosure of Personal Information.

1. **What information is covered by the Privacy Act?**

“Personal Information” is information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information is true or not, and whether recorded in a material form or not.

“Sensitive Information” is Personal Information about an individual that includes health information, genetic information, biometric information or templates, or personal information that is also information or an opinion about an individual's race or ethnicity, their religious, political or philosophical beliefs, opinions or affiliations, their sexual orientation or criminal record.

“Credit-related Information” is information about an individual that includes identification information about that individual, certain information about an individual relating to consumer credit (including eligibility information, repayment history, default and payment information), and information about an individual relating to an application for consumer credit or commercial credit or the individual's credit worthiness.

2. **What kind of information do we collect and hold?**

We may collect and hold Personal Information or Credit-related Information about you such as your name, gender, date of birth, contact details (including your address, phone numbers and emails, whether personal or for work), financial information, payment details, bank account details, tax file number, products and services information and preferences and other information you may make publically available online (including but not limited to information on social media platforms). We may also collect Personal Information that you submit to us via the Website and the Fixle application (**Application**), including when you register to be a user of the Website and Application.

3. **Why do we collect Personal Information?**

3.1 **Why do we collect your information?**

We collect Personal Information from customers, employees, contractors and other individuals that is reasonably necessary for one or more of our functions or activities, including: in order to allow us to conduct our business functions, to meet any regulatory requirements which apply to our business, to market and sell our products and services, including using third party providers to process sales and deliver our products; to improve our products and our marketing; and to conduct employee related activities.

3.2 **How you may deal with us**

You have the option to deal with us anonymously or by using a pseudonym. However you acknowledge that where this is impractical (for example when you enter into a contract with us) or where the law or a court order provides otherwise, we are not required to provide these options to you.

If you choose not to provide your Personal Information to us, we may not be able to undertake certain activities for you such as providing you with requested information, products or services.

4. **Collecting Personal Information**

4.1 **When and how do we collect your information?**

We collect Personal Information directly from you when you: visit or use our Website or Application, supply or buy products or services, including when you order online or request a refund or cancellation, create a listing or accept an order, request information about us or our products or services, provide feedback, respond to a survey, change your content or email preferences, enter into an agreement or contract with us, fill in a form or a request for services (including an application for an account with us or an application to participate in a promotion), fill in a form on our Website or Application (including a registration form to register as a user of the Website or Application), when you apply to or become an employee of Fixle, or otherwise contact us by telephone, facsimile, email, post or in person.

If you provide Personal Information about other individuals to us, you must ensure that you have informed those individuals that you are providing their Personal Information to us and that you have obtained their consent and advised them of our Privacy Policy.

4.2 **Do we collect information about you in other ways?**

We may also collect Personal Information about you via third parties including from our suppliers, merchants, direct mail, events or online marketing.

From time to time, we may provide you access to our online communities through the option of a third party platform sign on (including but not limited to, social sign ons). In this case we will be accessing and collecting the Personal Information which you have authorised the third party platform to pass on to us. Where we collect Personal Information from third parties, we will ensure that the collection is conducted in a fair and lawful manner and the information is reasonably necessary for our functions or activities.

In some circumstances we may receive Personal Information that we have not requested. If this occurs, we will comply with our obligations under the Privacy Act. You acknowledge that we may de-identify and/or destroy this information unless we are required to keep it by law.

5. **Information collected via our Website and Application**

5.1 **Website and Application terms of use**

This Privacy Policy together with our Website and Application usage terms and conditions (**Terms of Use**) govern how we use, collect or disclose Personal Information provided on our Website and Application. By using the Website or the Application you agree to the terms and conditions contained in this Privacy Policy and the Terms of Use. Both the Privacy Policy and the Terms of Use are posted on the Website (www.fixle.com.au) and the Application.

We will not collect any Personal Information about users of our Website and Application except when they knowingly provide it or as otherwise described below. For example, we may collect Personal Information from users of the Website and Application when they:

- (a) order products and services online, including requesting refunds;
- (b) create a listing online;
- (c) complete an online form, including registration as users of the Website and Application, registering to receive updates, promotional material or other information; and/or
- (d) otherwise correspond with us.

5.2 **Click Stream Data**

When you visit and browse our Website or Application, our Website and Application hosts may collect Personal Information for statistical, reporting and maintenance purposes. Subject to clause 7.2, the Personal Information collected by our Website and Application hosts will not be used to identify you. The information may include:

- (a) the number of users visiting our Website and the number of pages viewed;
- (b) the numbers of users using our Application;
- (c) the date, time and duration of a visit;
- (d) the IP address of your computer; or
- (e) the path taken through our Website.

Our Website and Application hosts use this information to administer and improve the performance of our Website and Application, including to assist with the diagnosis of and to provide support for any issues with our Website, Application or services.

5.3 **Cookies**

Cookies are small text files that are transferred to a user's computer hard drive or mobile device by a website or a native application for the purpose of storing information about a user's identity, browser type or website visiting patterns.

If you access our Website or Application, a cookie is downloaded onto your computer's hard drive or mobile device when you first log on to our Website or Application. We use cookies to allow us to personalise your browsing and online experience on our Website or Application, including to remember your username. You can adjust your internet browser or mobile devices to disable cookies, however we may not be able to provide you with all the service or functionality you require on our Website or Application if you choose to do so.

5.4 **Web Beacons**

Web beacons are images that originate from a third party site to track visitor activities. We may use web beacons to collect aggregate data and provide this information to our Website and Application hosts to administer and improve the performance of our Website and Application.

5.5 Advertising

We use Google and/or other third-party service providers to serve ads on our behalf across the Internet and sometimes on our Website and Application. They may collect anonymous information about your visits to our Website or Application (not including your name, address, email address or telephone number), and your interaction with our products and services. They may also use information about your visits to the Website or Application and other websites or applications to target advertisements for goods and services in order to provide more relevant advertisements about goods and services of interest to you.

5.6 Links to external websites and applications

If you follow any links to third party external websites or applications from our Website or Application, the Privacy Policy and the Terms of Use will not apply to those websites and applications which may have their own policies relating to privacy, data collection and website and application usage. If you choose to access any linked website or application or to provide any Personal Information on such websites or application you should review their policies and terms of use to learn more about how they may use your Personal Information. We are not responsible for and will not be liable for the operations or policies of any third party external website or application.

6. How we use Personal Information?

6.1 How we use the Personal Information we collect about you?

We use the Personal Information we collect about you for our business functions and activities, which may include the following:

- (a) to provide you with information, products or services you have requested, including where we engage third parties to process orders or provide you with goods or services on our behalf;
- (b) to provide you with a customer or business account, including evaluating and processing your application for a customer or business account, assessing or approving an application for credit or assessing your credit worthiness;
- (c) to manage your customer or business account or credit account (if applicable), including orders and payments, collecting overdue amounts, and managing fraud and risks;
- (d) to promote and market our products and services to you, including to communicate with you via SMS or email newsletters;
- (e) to promote and market your products and services for you, including to communicate with you via SMS or email newsletters;
- (f) to personalise and customise your experiences on our Website and Application;
- (g) to help us research the needs of our users;
- (h) to conduct research for the purposes of improving existing products or services or creating new products or services;
- (i) to provide you with ongoing information about us and our activities;
- (j) to allow us to provide third party information and offers in which we believe you may be interested;

- (k) to use aggregated or de-identified information for the purposes of data analysis, research and reporting;
- (l) to comply with regulatory or other legal requirements;
- (m) for purposes related to the recruitment and employment of our personnel and providing internal services to our staff; and
- (n) for any other use required or permitted by law or any other purpose communicated to you at the time that the Personal Information was collected or for which you provided your consent.

We may use your Personal Information for a secondary purpose if that secondary purpose is related to the purposes listed in this clause 6.1, if we have your consent or if otherwise provided for under the Privacy Act.

Generally, we will only collect and use your Personal Information in accordance with this Privacy Policy. In the event that we collect or use Personal Information in ways other than as stated in this Privacy Policy, we will ensure that we do so in accordance with the Privacy Act.

6.2 **Direct marketing**

We may use your Personal Information to provide you with direct marketing materials if you would reasonably expect us to or if you consent to receive direct marketing materials. We will seek your consent to provide you with direct marketing materials if we have obtained your Personal Information from a third party. Direct marketing material may include promotional material about us or the products or services we offer.

You may opt out of receiving direct marketing material by contacting us in any of the ways specified in the direct marketing materials or as set out in clause 13.

7. **When do we disclose Personal Information?**

7.1 **Who do we disclose your Personal Information to?**

Depending on the nature of your relationship with us, we may disclose your Personal Information to third party services providers who will provide you with their products and services as requested by you, our shareholders, officers and employees, other businesses within our group of companies, service providers who assist us in our business operations and recruitment activities (including third party service providers based overseas), government agencies, parties involved in the purchase or sale of any of our businesses, other third parties, (including parties that we engage to process orders for our products, provide you with goods or services on our behalf or who are connected with or involved in our relationship with you), or otherwise as required by law.

7.2 **Service providers**

We may also disclose your Personal Information to our Website and Application hosts or service providers in certain limited circumstances, for example when our Website or Application experiences a technical problem or to ensure that it operates in an effective and secure manner. To the extent that we do share your Personal Information with a service provider, we would only do so if that party has agreed to comply with our privacy standards as described in this Privacy Policy.

We may also share non-personal, de-identified and aggregated information for research or promotional purposes in connection with providing requested information or services

to you, or for the purpose of improving our services. We will not sell your Personal Information to third parties for marketing purposes.

Unless otherwise specified in this Privacy Policy, we or our Website and Application hosts will not disclose any of your Personal Information to any other organisation unless the disclosure is required by law, is otherwise permitted by the Privacy Act, or is with your consent.

8. **Disclosure of your Personal Information overseas**

Your Personal Information may be disclosed outside of Australia to an entity in a foreign country, including entities in which we have an ownership interest or to third party service providers (**Overseas Entities**). The countries in which these Overseas Entities are located/likely to be located in the United States of America.

It is possible that the Overseas Entities may be subject to foreign laws that do not provide the same level of protection of information as in Australia. We take reasonable steps to ensure that these overseas entities do not breach the APPs and that they are obliged to protect the privacy and security of your Personal Information and use it only for the purpose for which it is disclosed.

9. **Storage and security of Personal Information held by us**

We will take reasonable steps to protect your Personal Information from misuse, interference and loss and from unauthorised access, modification or disclosure.

We aim to keep your Personal Information secure and up to date. We will comply with our obligations under the Privacy Act in relation to any Personal Information that we handle, including information which is held on our computer systems.

Personal Information that is held by us in hard copy is stored securely on our premises and is only disclosed or used for the purposes described in this Privacy Policy.

10. **Updating and correcting your Personal Information**

We will take reasonable steps to ensure that the Personal Information that we hold is accurate, up-to-date and complete. You can update your Personal Information at any time by contacting us in any of the ways specified in clause 13, or alternatively, you can update your Personal Information by logging in to your account. We welcome any changes to your Personal Information so as to keep our records up to date.

11. **How long will we keep your Personal Information?**

We will keep your Personal Information only for as long as required for our business purposes and otherwise as required by Australian law.

Where we no longer need to keep your Personal Information in accordance with this clause 11, we will take reasonable steps to destroy or de-identify your Personal Information.

If you wish to have your Personal Information destroyed or de-identified, please let us know and we will take reasonable steps to do so (unless we need to keep it for legal, auditing or internal risk management reasons, or as otherwise required by law).

12. Finding out what Personal Information we hold about you

You are entitled to access Personal Information that we hold about you. If you request access to your Personal Information, we will grant your request unless providing you with access would unreasonably impact upon the privacy of others or is not otherwise permitted under the APPs or at law. If we refuse your request to access your Personal Information, we will provide you with written reasons for the refusal.

A request for access can be made by contacting us in any of the ways specified in clause 13.

13. How to contact us, find out more information or make a complaint?

If you feel that your privacy has not been respected or that we have conducted ourselves inconsistently with this Privacy Policy, the APPs, a registered APP Code and/or the Privacy Act in respect of your Personal Information, or for any other queries, problems, complaints or communication in relation to this Privacy Policy, please contact us in any of the following ways:

13.1 Email

For Customers, please email: customerq@fixle.com.au

For Businesses, please email: businessq@fixle.com.au

13.2 Post

Att: Privacy Officer

PO Box 3126
East Perth, W.A. 6892

You can find out more information about the Privacy Act and the APPs from the Office of the Australian Information Commissioner. The Information Commissioner may be contacted at www.oaic.gov.au or by email at enquiries@oaic.gov.au.

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