

Privacy Policy

This is our Privacy Policy which sets out how PennyTel Australia Pty Ltd manages personal information. This only applies to personal information that identifies you or could reasonably identify you. It does not apply to 'de-identified' or 'anonymised' information where the individual cannot be identified from the information.

Collection

We only collect personal information which is reasonably necessary for our functions or activities or which is directly related to them. Typically this information includes your name, date of birth, drivers licence number, passport number, address, contact details, account information, payment and financial information and your customer feedback.

Usually there is no need for us to know any of your sensitive information (such as about your race, politics, religious or philosophical beliefs, or health) and we would only collect it if you consent or if the collection is required or authorised by law or court order or in other limited circumstances which the law permits.

Our primary purpose for collecting and holding personal information from our customers is so we can supply our products and services to you, or other purpose we disclose to you at the time we collect the information. Related purposes ('secondary purposes') include to assess your orders and perform credit checks, for billing, credit and account management, for product, process and system improvement and development, to obtain customer feedback and to inform you about our products and promotions, and to comply with our legal obligations.

Usually we collect personal information about you directly from you or your authorised representative, for example when you order a product or service from us, submit a credit application, contact us with an inquiry or complaint, pay a bill or complete a customer survey. We may collect personal information from our related group companies, affiliates and channel partners. We may also collect personal information from someone else for example credit related information from a third party agency. We also collect some information when you use our websites (see the Marketing section below).

If we ask you to tell us personal information and you choose not to, we may not be able to provide our services to you, or answer your inquiries.

Use & Disclosure

We only use or disclose personal information as set out in our Privacy Policy.

We use or disclose personal information for the primary purpose of supplying our products and services to you. We also use or disclose it for a secondary purpose as outlined above if you consent, or you would reasonably expect us to use or disclose it for that purpose.

We may use or disclose personal information if required or authorised by law, if necessary in relation to a suspected unlawful activity or serious misconduct related to our functions or activities or if reasonably necessary for enforcement related activities of an enforcement body or to assist in locating a missing person. For example we may disclose personal information to law enforcement bodies and to others if required or authorised by warrant or court order or other legal obligation. We must also disclose certain

information to the Integrated Public Number Database (IPND) for emergency services and other lawful purposes.

We may use or disclose personal information if necessary to lessen or prevent a serious threat to life, health or safety and it is unreasonable or impracticable to obtain consent. We may use or disclose personal information if reasonably necessary to establish, exercise or defend a claim or for the purposes of confidential alternative dispute resolution.

We will also disclose personal information to the white pages and yellow pages agencies for directory listings if you request.

Typically we disclose personal information to PennyTel Australia related group companies. We may also disclose it to our third party service providers and suppliers if required for the purposes set out in this policy. For example, we may disclose personal information to other suppliers who help us deliver the services to you, to identity check, debt collection and credit reporting agencies, and to outsourced customer support providers.

Disclosing data overseas

Under our current operations, we may disclose personal information to our overseas customer support service provider in Fiji but we may also disclose personal information to other overseas providers, to assist with supply of our products and services to you or for the secondary purposes described in this policy. Typically in these situations, the personal information remains stored on databases here in Australia and the overseas provider can only view limited information on screen.

Marketing

We collect information about visitors to the PennyTel website and about how the website is used. We use remarketing services to advertise online. Google and other third party vendors show our ads on sites across the internet. They also use cookies to serve ads based on your past visits to PennyTel website. You can opt out of Google's use of cookies by visiting Google Ads Settings <https://www.google.com/settings/ads>.

We may also use or disclose your personal information for direct marketing. Typically our direct marketing is by email, telling you about our services and special offers. You can opt out of direct marketing by asking us - use the contact details in this policy or in the marketing email you receive from us.

Data quality

We take reasonable steps to ensure that the personal information we collect is accurate, up to date and complete, and that the information we use or disclose (having regard to the purpose of the use or disclosure) is accurate, up to date, complete and relevant.

Data security

We take reasonable steps to protect personal information we hold from misuse, interference and loss and from unauthorised access, modification or disclosure.

We take reasonable steps to destroy or de-identify personal information if we no longer need the information for any permitted purpose or if we are not required by law to retain the information.

Access, Correction & Complaints

You can ask us to access personal information we hold about you, and you can ask us to correct it, by contacting us as detailed below. We aim to respond to your request within 30 days.

To lodge a complaint about a breach of the Australian Privacy Principles, contact us as detailed below.

How to contact us

To seek access or correction of personal information we hold about you, to lodge a complaint about a breach of our privacy obligations, or for further information about our Privacy Policy, contact our Customer Service Team on:

Phone: +61 2 8282 6203 (Monday to Friday, 9am till 5pm AEST)

Online: www.pennytel.com.au/contact

Address: Level 3, 580 George Street, Sydney NSW 2000 Australia