

REDLAND INVESTMENT CORPORATION

Privacy Policy





PRIVACY POLICY STATEMENT

We recognise that your privacy is important and we are committed to protecting the personal information we collect from you

This document is our Privacy Policy and it tells you how we collect and manage personal information. We respect your rights to privacy under the Privacy Act 1988 (Cth) (Privacy Act) and we comply with all of the Privacy Act's requirements in respect to the collection, management and disclosure of your personal information.

What is your personal information?

"Personal information" is defined in the Privacy Act. In general terms, it is any information that can be used to personally identify you. This may include your name, address, telephone number, email address and employment details. If the information we collect personally identifies you, or you are reasonably identifiable from it, the information will be considered personal information.

What personal information do we collect and hold?

We may collect and hold personal information about you that is relevant to providing you with the products and services you may be seeking from us, including your name; mailing or street address; email address; telephone number; facsimile number; age or birth date and employment-related information. We may also collect:

- details of the products and services you have purchased from us or which you have enquired about, together with any additional information necessary to deliver those products and services and to respond to your enquiries; and
- any additional information relating to you that you provide to us directly through our websites or indirectly through use of our website or online presence, through our representatives or otherwise.

We also collect some information that is not personal information because it does not identify you or anyone else. For example, we may collect anonymous answers to surveys, or aggregated information about how people use our website through the use of cookies.

How do we collect your personal information?

We will collect your personal information directly from you unless it is unreasonable or impracticable to do so. When collecting personal information from you, we may collect information through your access and use of our website; during conversations between you and our representatives and when you complete any of our standard application or other forms. We may also collect personal information from third parties, including referrals from our existing customers, your employer, or from third parties acting on your behalf (for instance, financial advisors).

Cookies

In some cases we may also collect your personal information through the use of cookies. When you access our website, we may send a "cookie" (which is a small summary file containing a unique ID number) to your computer.

This enables us to recognise your computer and greet you each time you visit our website without bothering you with a request to register. If you do not wish to receive cookies, you can set your browser so that your computer does not accept them.

We log IP addresses (that is, the electronic addresses of computers connected to the internet) to analyse trends, administer the website, track users' movements, and gather broad demographic information.



For what purposes do we collect, hold, use and disclose your personal information? We collect personal information about you so that we can understand and meet your needs and

provide the services and products you may require.

Generally, we collect, hold, use and disclose your personal information to:

- provide products and services and to send communications requested by you;
- answer enquiries and provide you with information;
- evaluate any application you may make to us;
- help us manage and improve our products and services and our website;
- conduct business processing functions including where required providing personal information to our related bodies corporate, contractors, service providers or other third parties;
- communicate with you and for the administrative, marketing (including direct marketing), planning, product or service development, quality control and research aspects of our business;
- provide your updated personal information to our related bodies corporate, contractors or service providers where required;
- update our records and keep your contact details up to date;
- process and respond to any complaint made by you; and
- comply with our legal obligations or to co-operate with any governmental authority of any country.

Your personal information will not be shared, sold, rented or disclosed other than as described in this Privacy Policy.

What happens if we can't collect your personal information?

If you do not provide us with the personal information described above, we may not be able to:

- provide you with the requested products, services or information;
- consider any application you submit; or
- assess our ability to transact with you.

We may combine or share any information that we collect from you with information collected by any of our related bodies corporate (within Australia).

Marketing

As the products and services we offer change, we may use your personal information to provide you with updated information about products and services.

You have the right to 'opt out' or 'unsubscribe' from these updates. If you do not wish to receive updated information about our products and services, simply contact us and let us know. When we know that you no longer wish to receive information about our products, we will endeavour to remove you from our mailing list promptly.

We do not disclose your personal information to any party unrelated to us for the express purpose of allowing them to direct market their products or services to you, unless we have your consent to do so.

Sensitive information

Sensitive information is a particular kind of personal information that requires even greater care. Sensitive information can be information about your political opinion, racial or ethnic origin, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or a trade association, membership of a trade union, sexual orientation or practices, criminal record, or information about your health. We will only collect, use or disclose sensitive information about you with your consent.



Security

We may store your personal information in different ways, including in hard copy and electronic form. The security of your personal information is important to us. We take reasonable measures to ensure that your personal information is stored safely to protect it from misuse, loss, unauthorised access, modification or disclosure, including electronic and physical security measures.

How can you access and correct your personal information?

You may request access to any personal information we hold about you at any time by contacting us (see the details below). Where we hold information that you are entitled to access, we will try to provide you with suitable means of accessing it (for example, by mailing or emailing it to you). We may charge you a fee to cover our administrative and other reasonable costs in providing the information to you. We will not charge for simply making the request and will not charge for making any corrections to your personal information.

There may be instances where we cannot grant you access to the personal information we hold. For example, we may need to refuse access if granting access would interfere with the privacy of others or if it would result in a breach of confidentiality. If that happens, we will give you written reasons for any refusal.

If you believe that personal information we hold about you is incorrect, incomplete or inaccurate, then you may request us to amend it. We will consider if the information requires amendment. If we do not agree that there are grounds for amendment then we will add a note to the personal information stating that you disagree with it.

What is the process for complaining about a breach of privacy?

If you believe that your privacy has been breached, please contact us using the contact information below and provide details of the incident so that we can investigate it.

We request that complaints about breaches of privacy be made in writing, so we can be sure about the details of the complaint. We will attempt to confirm with you your understanding of the conduct relevant to the complaint and what you expect as an outcome. We will inform you whether we will conduct an investigation, the name, title, and contact details of the investigating officer and the estimated completion date for the investigation process.

After we have completed our enquiries, we will contact you, usually in writing, to advise the outcome and invite a response to our conclusions about the complaint. If we receive a response from you, we will assess it and advise if we have changed our view.

Links

Our website may contain links to other websites operated by third parties. We make no representations or warranties in relation to the privacy practices of any third party website and we are not responsible for the privacy policies or the content of any third party website. Third party websites are responsible for informing you about their own privacy practices.

Contacting us

If you have any questions about this Privacy Policy, any concerns or a complaint regarding the treatment of your privacy or a possible breach of your privacy, please use the contact link on our website or contact us using the details set out below.

We will treat your requests or complaints confidentially. Our representative will contact you within a reasonable time after receipt of your complaint to discuss your concerns and outline options regarding how they may be resolved. We will aim to ensure that your complaint is resolved in timely and appropriate manner.



Please contact us at:

Attention: Privacy Officer Redland Investment Corporation PO Box 21 CLEVELAND QLD 4163 Ph: 07 3829 8539 Email: contact@redlandinvestcorp.com.au

Changes to our Privacy Policy

We may change this Privacy Policy from time to time. Any updated versions of this Privacy Policy will be posted on our website. Please review it regularly. This Privacy Policy (version 1.1) was last updated: September 2019.