



## PRIVACY STATEMENT

Roy Galvin & Co Pty Ltd (ACN 008 719 408) t/as Galvins Plumbing Supplies is bound by the *Privacy Act 1988* (Cth) (the **Act**) and the National Privacy Principles and is committed to customer service, including protecting and safeguarding your privacy when you deal with us.

This privacy policy applies to all Information collected by us and is provided to make you aware of how and why we collect, use, manage and protect your Personal Information and what controls you have over our use of that Information.

### **How we collect and use Personal Information**

We only collect Information that we need to carry on our business. Without certain details from you we would not be able to carry on our business and provide you with services. We only collect Personal Information if it is necessary for our Primary Purpose or for our functions and activities. Some examples of the Information we collect include but are not limited to:

1. to verify your identity;
2. to assess an application by you for credit;
3. to assess whether to accept an individual as a guarantor of your credit facility;
4. to conduct appropriate checks for Credit-Worthiness and for fraud;
5. the fact that you have applied for credit and the amount;
6. to exchange Information with Credit Reporting Bodies as to the status of your credit facility, both in respect of positive Information (like payment information) and negative Information (like defaults);
7. to exchange Information with other Credit Providers as to the status of your credit facility where you are in default with other Credit Providers;
8. to assist you with enquiries or purchases;
9. to provide products and services to you;
10. to provide you with Information about those products and services;
11. to provide you with better customer service;
12. to charge and bill you for products and services;
13. to collect any amounts that you may owe us;
14. to carry out marketing campaigns;
15. to administer your account and to maintain records following termination of our services to you;
16. to notify you about changes to our services; and
17. to provide you with technical maintenance.

We may also use such Information for any purpose related to the Primary Purpose where it would reasonably be expected by you that we would use this Information in such a way.

Personal Information is gathered in many ways including, but not limited to:

1. Directly from you e.g. when you complete a credit application form and/or guarantee;
2. From the public domain; and
3. From third parties such as our related companies, your own representatives (lawyers, accountants etc.) and Credit Reporting Bodies.

If you choose not to provide Personal Information, we may not be able to provide you with credit account facilities or assess persons to be a guarantor(s) of the credit facility. It may also restrict or impede us trading with, extending credit

to, continuing to extend credit to or extending further credit you or your related bodies corporate.

### **Information we collect and hold**

Personal Information gathered by us may include the following non-exhaustive list, your and/or your guarantor(s):

1. Name;
2. Date of birth;
3. Phone/mobile number;
4. Addresses (current and previous);
5. Driver's licence number;
6. Credit card and bank account details; and
7. E-mail address.

### **Information we collect and hold from website use**

We collect Information from our website using "IP files". When you visit our website to read, browse or download information, our system will record/log your IP Address, date and time of your visit to our site, the pages viewed and any information downloaded. This information will only be used for the purpose of site analysis and to help us offer you improved online service.

We may also automatically collect non-personal information about you such as the type of Internet browsers you use or the site from which you linked to our website. You cannot be identified from this information and it is only used to assist us in providing an effective service on our website.

When you interact with us online, our system may automatically send you a Cookie. You may turn off Cookies at any time by changing the configuration of your internet browser; however your experience of our website may be affected as a result. We do not currently use, reference or share information contained within the Cookies it creates with any other entity.

Our website may also contain links to other websites and those third party websites may collect Personal Information about you. We are not responsible for the privacy practices of other businesses or the content of websites that are linked to our websites. We encourage you to be aware when you leave our websites to read the privacy statements of each and every website that collects Personal Information.

If you login to your account on our website, you are solely responsible for keeping your passwords and/or account information secret.

### **How we hold your Information**

We may store your Information in hard copy or electronic format. We take reasonable steps to maintain the security of your Information and to protect it from unauthorised disclosures.

### How we disclose your Personal Information

We may give Credit Reporting Bodies Personal Information about your credit application and also disclose any default Information. The Information which may be given to a Credit Reporting Body includes, but is not limited to:

1. Your identity particulars;
2. The fact that you have applied for credit and the amount;
3. The fact that you have applied to be a guarantor for the credit facility;
4. The fact that we are a current Credit Provider to you;
5. Payments which become overdue more than 60 days and for which collection has commenced;
6. Advice that payments are no longer overdue;
7. That credit provided to you by us has been paid or otherwise discharged;
8. In specified circumstances that, in our opinion, you have committed a serious credit infringement;
9. A Commercial Credit Related Purpose;
10. A Consumer Credit Related Purpose; and
11. A Credit Guarantee Purpose.

We may also disclose your Personal Information in circumstances where:

1. You have consented to the use or disclosure;
2. Such use or disclosure is required or authorised by law (for example, compliance with a subpoena, a warrant or Court order);
3. We reasonably suspect that unlawful activity has been, is being or may be engaged in and the use or disclosure is a necessary part of our investigation or in reporting the matter to the relevant authorities;
4. We reasonably believe that the use or disclosure is reasonably necessary:
  - (a) To lessen or prevent a serious, immediate threat to someone's health or safety or the public's health or safety;
  - (b) For the prevention, investigation, prosecution and/or punishment of crimes or wrongdoings; or
  - (c) For the preparation or conduct of proceedings before any Court or Tribunal or the execution of the orders of a Court or Tribunal.

The Credit Reporting Bodies that we use are as follows:

1. **Dun & Bradstreet**  
w: [www.dnb.com.au](http://www.dnb.com.au)  
e: [PACaustral@dnb.com.au](mailto:PACaustral@dnb.com.au)  
t: 1300 734 806
2. **Veda Advantage**  
w: [www.veda.com.au/contact](http://www.veda.com.au/contact)  
m: PO Box 964 North Sydney NSW 2059  
t: 02 9278 7333
3. **National Credit Insurance Brokers**  
w: [www.nci.com.au](http://www.nci.com.au)  
m: PO Box 3315 Rundle Mall, SA 5000  
t: 1800 885 820

We currently do not disclose your Personal Information to international recipients.

### How you can review your Personal Information

You have a right to access your Personal Information, subject to some exceptions allowed by law. You can make a request

to review and/or correct your Personal Information or ask us to stop using it by contacting our office by telephone or email. We may take steps to verify your identity before providing you access to your Personal Information; however, you can help us to maintain the accuracy of your Information by notifying us of any change to your mailing address, phone number, or e-mail address.

### How you can lodge a complaint

If you think that we have not complied with the Act you can make a complaint by contacting our office by telephone or email.

We will acknowledge your complaint in writing within 7 days and we will aim to investigate and resolve your complaint within 30 days of receiving it.

### Enforcement of this privacy policy

If you have questions regarding this privacy statement or our handling of your Personal Information, please contacting our office by telephone or email.

### Changes to this privacy policy

We may occasionally update this privacy policy. If we do, the updated version will be posted on our website (<http://www.galvins.com.au/>) together with the updated date and it will apply to all of your Information held by us at the time.

### Definitions

For the purposes of this privacy policy, the following definitions apply:

1. **Cookie(s)** is a small amount of information sent from a web server to your computer, enabling your computer to be recognised the next time you visit a website and to improve your experience of our website
2. **Commercial Credit Related Purpose, Consumer Credit Related Purpose, Credit Eligibility Information, Credit Guarantee Purpose, Credit Information, Credit Provider(s), Credit Reporting Code, Credit Reporting Body(ies), Personal Information, Credit Reporting Information and Sensitive Information** each have the same meaning as under the Privacy Act.
3. **Creditworthiness Information** means information that is both positive (eg. payment information) and negative (eg. defaults or serious credit infringements).
4. **Information** means Personal Information, Sensitive Information, Credit Eligibility Information, Credit Reporting Information and Credit Information, both severally and collectively.
4. **IP Address** means the address which identifies your computer on the internet and which is automatically recognised by our web server
5. **Primary Purposes** means assessment of a credit application, reviewing existing credit terms, assessing Credit Worthiness, collecting overdue payments, assessing credit guarantees (current and prospective), internal management purposes, marketing, sales and business development purposes and direct marketing.