

Owned and operated by DEBT RECOVERY SERVICE PTY LTD ABN 46 151 835 282 of PO Box 1484 Bakery Hill Post Office, in the State of Victoria ("DRS").

## Privacy Policy Statement

Effective 6 October 2011

### 1. Commitment to Privacy

DRS owns and operates the DEBT RECOVERY SERVICE business and is committed to protecting your privacy and ensuring the security of your personal information. DRS views your privacy as a serious matter. DRS strictly adheres to the National Privacy Principles contained in the *Privacy Act 1988* (Cth). In this Policy, "personal information" refers to information from which a person's identity can reasonably be ascertained. This Privacy Policy describes how we manage your personal information and safeguard your privacy.

### 2. Collection and use of personal information

DRS collects personal information for specific and limited purposes which we inform you about when we ask you for information. For example, we may collect and use personal information to provide you with products or services, to bill you for products and services you request and to communicate with you for other purposes. Personal information you provide to DRS either verbally or in writing is used only to respond to your request and is otherwise kept private. DRS keeps your personal information only for as long as is reasonably needed for such purposes and in accordance with any applicable legal reporting or documentation retention requirements. We may also use this information to send you certain product or other information which we consider to be of importance to you but we will give you the opportunity to tell us if you do not want to receive this information.

### 3. Disclosure of Information

We respect your privacy. Any personal information which we collect about you will be used by us to perform our functions of providing you with services that you have requested, or otherwise to enable us to deliver our services. Personal information collected may occasionally be transferred to third parties who act for or on behalf of DRS, and to related companies of DRS. Such third parties may operate different privacy policies. However, we endeavour to ensure that such third parties provide the same level of protection as DRS and, where appropriate, we will contractually require them to process personal information transferred to them only for the purposes expressly authorised by DRS.

### 4. Personal Information regarding Employees

DRS complies with the privacy requirements which apply to personal information supplied by prospective employees, contractors or consultants. In Australia, legislation provides an exemption regarding human resources records of current and previous employee records so that human resources activities can be carried out.

### 5. Right of Access

You have the right to access and update your personal information unless certain circumstances set out in the National Privacy Principles relevant to Australia, apply. We take reasonable steps to ensure that any information we hold about you is up-to-date, accurate, and complete. If you wish to access or correct this information, please contact the Privacy Officer. Your request will be dealt with in a prompt and proper manner. No charge will be levied for requesting access or correction of your information, however, DRS may charge a small fee to cover its costs of providing access.

### 6. Security and Confidentiality

DRS takes reasonable steps to ensure the security and confidentiality of personal information that it collects. When information is collected on-line, it is subject to data networks protected, inter alia, by firewall and password protection. Access to personal information is restricted to those employees who have a need to use the data, who have been trained to handle such data properly and observe strict standards of confidentiality. If an employee breaches our policies and procedures he/she will be disciplined accordingly. Staff compliance with our policies and procedures is regularly reviewed. While we cannot guarantee against any loss, misuse or alteration to data, we try to prevent such unfortunate occurrences.

### 7. Anonymous Data and "Cookies"

Most of the information that DRS collects when you visit our website is anonymous information, such as the pages you visit and searches you perform, which is processed by DRS to help improve the contents of the website and to compile aggregate statistics about use of the website for internal, market research purposes. To collect this anonymous information, "cookies" may be sent via your browser and installed on your hard drive that collect the first level domain name of the user (e.g., "smallmail.com" from an e-mail address of "mary@smallmail.com") and the date and time of access. "Cookies" by themselves cannot be used to discover the identity of the user. A "cookie" is a small piece of information which is sent to your browser and stored on your computer's hard drive. You can set your browser to notify you when you receive a "cookie", this will enable you to decide if you want to accept it or not.

## **8. Spamming**

DRS does not condone "spamming". Spamming is defined as sending unsolicited e-mails, usually of a commercial nature, in large numbers and repeatedly to individuals with whom the sender has had no previous contact or who has declined to receive such communications. If you contact us by e-mail and DRS believes that certain product, service, or other information is of importance to you, we may inform you by e-mail but will give you the choice to opt out of receiving further communications of this type.

## **9. Personal Information of Children**

DRS will not knowingly collect, use or disclose personal information from a minor without obtaining prior consent from a person with parental responsibility (e.g., a parent or guardian) through direct off-line contact.

## **10. Contact DRS**

If you have any queries or complaints about our compliance with this Privacy Policy, or if you would like to make any recommendations or comments to improve the quality of our Privacy Policy, please contact the Privacy Officer at:

Address:       The Privacy Officer  
                  Debt Recovery Service Pty Ltd  
                  PO Box 1484  
                  Bakery Hill Post Office  
                  Victoria 3354

Phone:         0437 437 914 or 0437 437 915

Email:         [info@debtrecovered.com.au](mailto:info@debtrecovered.com.au)

Website:      [www.debtrecovered.com.au](http://www.debtrecovered.com.au)

## **11. Changes to our Privacy Policy**

We aim to constantly improve the tools available to you to manage the data that you provide to us, and from time to time we may amend this Privacy Policy. Please refer to this page regularly to ensure you are familiar with our current Privacy Policy.