

PRIVACY STATEMENT

OUR PRIVACY COMMITMENT

We understand how important it is to protect your personal information.

We recognise any personal information we collect about you will only be used for the purposes we have collected it for or as allowed under law.

We provide a wide range of products and services, and to do this we need to collect, store, use and disclose a wide range of information.

We are committed to protecting your privacy, keeping your information safe and ensuring the security of your data.

WHAT INFORMATION DO WE COLLECT?

The type of information we collect depends on how you use our products and services as well as the relationship we have with you as a customer.

This can include straightforward information such as your name, date of birth, contact details (including address, email address, phone number or mobile telephone number), occupation, driver's licence or passport number, username or password and financial information (such as credit card or bank account numbers).

HOW DO WE COLLECT YOUR INFORMATION?

We understand that you might not want to give us particular personal information. Just know that it may mean we are not able to provide you with the products or services your need.

HOW DO WE KEEP YOUR INFORMATION?

We may store your information in hard copy or electronic format and keep it in storage facilities that we own and operate ourselves, or that are owned and operated by our service providers (located in Australia).

We use a combination of technical solutions, security controls and internal processes to help us protect your information and our network from unauthorised access and disclosure.

HOW DO WE USE YOUR INFORMATION?

Prior to disclosing any of your personal information to another person or organisation, we will take all reasonable steps to satisfy ourselves that you have consented to us making the disclosure.

We may use and disclose your information for a wide range of purposes including:

- **Communication** – We need to be able to communicate with you in order to provide you with our products and services. We might do this on mediums such as email, SMS, social media, search engines and web pages you may visit.
- **Direct marketing** – We want to make sure that you know about all our products, services and special offers that are relevant and are of interest to you. We may use the information we hold to market and promote them directly to you. This also may

include products, services and offers provided by our trusted partners. In some cases, this marketing activity can continue after you may have stopped using our products or services, unless you opt-out.

WHEN DO WE SHARE YOUR INFORMATION?

We may share your information with third parties who provide services to us, including organisations, agents, partners and contractors that assist us with providing our business processes, products and services.

CREDIT REPORTING

Sometimes, such as when we are checking your credit worthiness or assessing your credit situation, we might collect credit information from or give information to credit reporting bodies.

Credit information may include:

- identification information
- details about information requests made about you to credit reporting bodies
- current and historical details about credit applications you have made and credit arrangements you have entered into
- information about overdue payments, default listings and about serious credit infringements and information about payments or subsequent arrangements in relation to either of these
- various publicly available information like bankruptcy and credit-related court judgments
- credit scores or risk assessments indicating an assessment of your credit worthiness

Credit information relates primarily to your dealings with other credit providers (for example, banks other financial institutions, or other organisations that may provide you with credit in connection with their products or services). It may also include certain credit worthiness information that we derive from the data that we receive from a credit reporting body.

Sometimes we may collect this information about you from other credit providers.

We may disclose your credit information to credit reporting bodies. They in turn may include it in credit reporting information they provide to other credit providers to assist them to assess your credit worthiness.

HOW CAN YOU ACCESS OR CORRECT YOUR PERSONAL INFORMATION?

To ensure that we are able to provide you with the best products and services possible, it is important that you make sure the personal information we hold about you is accurate, up-to-date and complete.

HOW CAN YOU MAKE A PRIVACY COMPLAINT?

You can e-mail us to pacificdesignerhomes@bigpond.com to notify us of any privacy complaint you have against us. We are committed to acknowledging your complaint in a prompt manner and will give you an estimated timeframe for when we will respond to your complaint.

UPDATING OR MODIFICATION OF PRIVACY STATEMENT

We reserve the right to revise or update this Privacy Statement document by posting the revised Privacy Statement document on our Website (any updates will be marked as Revision B and so on) as and when we see fit without prior notice at our sole discretion with update of this date as noted within this document (refer end of this document). Your continued use of our Website constitutes an acceptance of the Privacy Statement.

You have a clear concise understanding of the English language and do not need an interpreter present.

If you speak another language other than English, prior to any purchase you must arrange an interpreter (at your time and expense) to explain the contents of this Privacy Statement document (also Terms & Conditions document) to you so you are not in any doubt. Upon any purchase/s it constitutes an acceptance of this Privacy Statement document (together with our Terms & Conditions document) being understood in its entirety.

If you do not agree with our Privacy Statement and Terms & Conditions documents, then do not purchase any product/s or continue accessing this Website.

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