



Privacy Policy

1. OUTLINE

1.1 This Privacy Policy, which is subject to the Privacy Act and APPs, regulates how we collect, use and disclose *personal information*.

1.2 **Amendment.** We may change, vary or modify all or part of this Privacy Policy at any time in our sole discretion. It is your responsibility to check this Privacy Policy periodically for changes. If we adopt a new Privacy Policy:

- 1.2.1 we will post the new Privacy Policy on the Website; and
- 1.2.2 it will then apply through your acceptance of it by subsequent or continued use of the Website and/or our Services.

2. PURPOSE

2.1 **Primary purpose.** We collect your *personal information* to lawfully carry out our functions and activities and provide you our Services (**Primary Purpose**).

2.2 **Related purposes.** In addition to the Primary Purpose, we may use the *personal information* we collect and you consent to us using your *personal information* to:

- 2.2.1 provide you with information about the Services you may request and any other matters you may be interested in concerning us;
- 2.2.2 personalise and customise your experiences with us;
- 2.2.3 provide you with news, marketing and promotional material about any products, services and events you may be interested in;
- 2.2.4 help us review, manage and enhance our Services;
- 2.2.5 communicate with you, including by mail, email, telephone, mobile, SMS and in-application notifications;
- 2.2.6 conduct surveys or promotions, product development and marketing;
- 2.2.7 advertise your business on the CHBC online directory;
- 2.2.8 carry out administrative functions including to process payments and administer your account, including to send you account related reminders;
- 2.2.9 investigate any complaints about or made by you, or if we have reason to suspect you have breached any relevant terms; or
- 2.2.10 as required or permitted by any law.

3. WHAT WE COLLECT

3.1 *Personal information* we collect about you may include identification information such as your name, address, username, password, email address, mobile phone number, location and usage data concerning use or enquiry about our Services, bank account details, credit card details and other related financial information.

3.2 Your financial and payment information may be managed by a third party provider. We will not collect any of your financial or payment information apart from information regarding how much credit is available in your account available for you to access our products and Services.

3.3 We will only collect, hold, use or disclose your *sensitive information* with your consent.

4. HOW WE COLLECT

4.1 **How we collect.** Your *personal information* may be collected:

- 4.1.1 when you complete a Membership application, consent, purchase, account or event sign-up or similar form via our Website or otherwise;
- 4.1.2 when you contact us to make a query or request;
- 4.1.3 when you post information or otherwise interact with the Website;
- 4.1.4 when you participate in one of our Services, competitions or surveys;
- 4.1.5 from those who request our Services on your behalf;
- 4.1.6 from publicly available sources of information; and/or
- 4.1.7 by other means reasonably necessary.

4.2 **Third party collection.** If we collect any *personal information* about you from someone other than you, to the extent not already set out in this Privacy Policy, we will inform you of the fact that we will collect, or have collected, such information and the circumstances of that collection before, at or as soon as reasonably practicable after we collect such *personal information*.

4.3 **Authority.** If you provide us with the personal information of another individual, without limiting any other provision of this Privacy Policy, you acknowledge and agree that the other individual:

- 4.3.1 has authorised you to provide their *personal information* to us; and
- 4.3.2 consents to us using their *personal information* in order for us to provide our products or Services.

4.4 **Unsolicited information.** If we receive unsolicited *personal information* about you that we could not have collected in accordance with this Privacy Policy and the Privacy Act, we will, within a reasonable period, destroy or de-identify such information received.

4.5 **Anonymity.** If you would like to access any of our Services on an anonymous basis we will take reasonable steps to comply with your request, however:

- 4.5.1 you may be precluded from taking advantage of some of our Services; and
- 4.5.2 we will require you to identify yourself if:
 - a) we are required by law to deal with individuals who have identified themselves; or
 - b) it is impracticable for us to deal with you if you do not identify yourself or elect to use a pseudonym.

4.6 **Destruction.** Subject to a legal requirement to the contrary, we will destroy or de-identify your *personal information* if:

- 4.6.1 the purpose for which we collected the *personal information* from you no longer exists or applies, which includes if your account remains inactive for a sufficient period of time for us to determine it is no longer in use;
- 4.6.2 you delete your account; or
- 4.6.3 you request us to destroy your *personal information*.

5. USE

5.1 **Primary use.** We will only use and disclose your *personal information*:

- 5.1.1 for purposes which are related to the Primary Purpose; or
- 5.1.2 if we otherwise get your consent to do so, in accordance with this Privacy Policy and the Privacy Act.

5.2 We will not use your *personal information* for any purpose for which you would not reasonably expect us to use your *personal information*.

5.3 We will not sell, trade, rent or licence your *personal information* to third parties.

5.4 **Direct marketing.** We will offer you a choice as to whether you want to receive direct marketing communications about services. If you choose not to receive these communications, we will not use your *personal information* for this purpose.

5.5 We will otherwise only use or disclose your *personal information* for the purposes of direct marketing if:

- 5.5.1 we collected the information from you;
 - 5.5.2 it is reasonable in the circumstances to expect that we would use or disclose the information for direct marketing purposes;
 - 5.5.3 we provide you with a simple means to 'opt-out' of direct marketing communications from us; and
 - 5.5.4 you have not elected to 'opt-out' from receiving such direct marketing communications from us.
- 5.6 You may opt out of receiving such communications by:
- 5.6.1 checking the relevant box on the form used to collect your *personal information*;
 - 5.6.2 clicking a link on the email communication sent to you; or
 - 5.6.3 contacting us using our contact details below.

5.7 We may offer you the opportunity to receive information from third parties regarding products or services that may be of interest to you. If you choose to receive such information, we may forward messages from such third parties to you. If we do so, we will not provide such third parties with any of your *personal information*.

6. DISCLOSURE

6.1 **How we disclose.** We may disclose *personal information* and you consent to us disclosing such *personal information* to:

- 6.1.1 third parties engaged by us to perform functions or provide products or Services on our behalf;
 - 6.1.2 third parties that sponsor or promote us;
 - 6.1.3 to your employer or sponsoring organisation (as relevant);
 - 6.1.4 our professional advisors, including our accountants, auditors and lawyers;
 - 6.1.5 our related bodies corporate;
 - 6.1.6 persons authorised by you to receive information held by us;
 - 6.1.7 a government authority, law enforcement agency, pursuant to a court order or as otherwise required by law; or
 - 6.1.8 a party to a transaction involving the sale of our business or its assets.
- 6.2 Our third party payment gateway provider may disclose your *personal information* overseas.