

Privacy Policy

Tarac Properties Pty Ltd ACN 126 737 255 (“**Tarac Properties**”, “**we**” or “**us**”) is committed to protecting the personal and credit related personal information (“**credit information**”) that we may collect and hold about you. This policy sets out our policies relating to management of your personal information and credit information. These policies are based on our obligations under the *Privacy Act 1988* (Cth) (“**Act**”) (including Australian Privacy Principles (“**APPs**”), Part IIIA (Credit reporting) and international privacy standards).

By voluntarily supplying us with your personal or credit information, you are agreeing to be bound by this Policy.

This Privacy Policy is periodically reviewed in line with the ongoing development of the Tarac Properties website, www.beckwithpark.com.au. Any amendments to this Policy will be notified to you by posting an updated version on our website.

Please note that Tarac Properties’ website contains links to a large number of other websites which are related to the business activities of Tarac Properties or which Tarac Properties consider may be of interest to you. When a user has clicked on a link to another site, they leave the Tarac Properties site and are no longer protected by the Tarac Properties Privacy Policy.

Collection of personal information

Tarac Properties collects and/or holds the following kinds of personal information:

1. contact information such as name, postal address, email address, telephone numbers and date of birth;
2. business details including, Australian Business Numbers; and
3. financial details, including bank account details and credit card details.

In addition, we may collect and hold the following kinds of credit information:

- identification information- name, date of birth, current or previous address, driver’s licence number; type and amount of credit sought;
- trade references – name of entity, ABN, contact name, telephone number, fax number, email, years trading with you;
- publicly available information about an individual’s creditworthiness;
- consumer credit liability information- name of credit provider, type of consumer credit, details of the consumer credit provided;
- default information;
- repayment history information; and
- payment information in relation to an overdue payment.



Tarac Properties' website collects the following information from users:

1. A record of your visit and logs the following information for statistical purposes - the user's IP address, the date and time of the visit to the site, the pages accessed and documents downloaded, the previous site visited and the type of browser used. No attempt will be made to identify individual users or their browsing activities except, in the unlikely event of an investigation, where a law enforcement agency may exercise a warrant to inspect our web server logs. This information is analysed at the end of each week and month to determine the site's usage statistics.
2. Tarac Properties retains the e-mail address of people who send emails through any online forms or via any email address published on the site, for the purpose of sending a response. They are stored in a secure area on Tarac Properties Local Area Network and will not be used for any other purpose nor disclosed to a third party without consent.
3. People who access the secure areas of Tarac Properties site by login via a user name and password provided by Tarac Properties are identified by this login procedure and are assumed to be the person whom the login details were originally provided to. This information is used to secure and monitor access to the website concept materials and other information and enables Tarac Properties to keep this information secure. The information is stored in a secure area of the Tarac Properties web server.

Purposes for collection

Personal information is collected, held, used and disclosed by Tarac Properties for the following purposes:

1. provide further information about Tarac Properties, the project(s) we are undertaking with you and any other information you may require from time to time;
2. market or promote our services directly to individuals;
3. to personalise and customise your experiences on our website;
4. market research;
5. arrange and provide credit;
6. assess an applicant's eligibility for credit (including obtaining credit references);
7. verifying an individual's identity;
8. resolve a complaint;
9. develop and identify products and services that may interest customers;
10. provide our products and services to you;
11. process payments; and
12. other purposes related to any of the above.

Means of collection of personal information

Tarac Properties collects only the information voluntarily supplied by you through credit application forms and electronic communications, including telephone, email and fax. You need not provide all the information requested by us, but this may prevent us from providing some or all of our products or services to you.

The website only uses cookies or other tools to monitor your navigation through our website after you have voluntarily logged in using the username and password we provided you to monitor the progress of your project and/or access other commercially sensitive information contained in our secure area. A cookie is a small file, typically of letters and numbers, downloaded on to a device when you access our website.

In some circumstances, where it is unreasonable or impracticable to collect information from you, we may collect information about you from a third party source. For example, we may collect information from a publicly maintained record or from consultants who undertake market research activities.

In addition to the methods above, we may collect credit information from other credit providers, subject to any restrictions at law.

Storage and security

Your personal and credit information will be stored as physical files in a secured area, on our electronic data base system and on computers with appropriate back up and security systems. Any personal or credit information which is collected via our website, or which is held on our computer systems, is protected by safeguards including physical, technical (including firewalls and SSL encryption) and procedural methods.

We take reasonable steps to hold information securely in electronic or physical form. Tarac Properties is committed to keeping secure the data you provide to us and take reasonable steps to protect the security of your personal information from misuse, loss, unauthorised access, modification and disclosure, through the following measures:

- imposing confidentiality requirements on our employees;
- implementing policies in relation to document storage security;
- implementing security measures to govern access to our systems, including electronic firewalls to prevent unauthorised access to our servers and password access;
- only providing access to personal information once proper identification has been given;
- controlling access to our premises; and
- implementing website protection measures.

Disclosure, use of personal information and purpose

Tarac Properties has a duty to keep our clients and customers' personal information confidential. Our duty of confidentiality applies except where we have consent to disclose personal information, the disclosure is permitted under the APPs or is compelled by law.

Tarac Properties may disclose your information to necessary third parties, who assist us to provide, manage and administer our products and services (including but not limited to our insurers). In which case, your personal information will be dealt with in accordance with that entity's privacy policy.

Tarac Properties will only use your personal information for the purposes for which it was collected ("**primary purposes**") or a purpose related to the primary purpose, if this use would be reasonably expected by you, or otherwise, with your consent. People we may disclose your information to include:

- third parties that provide products and services to us or through us;
- third parties, such as marketing and digital agencies, who may send to you our e-newsletters on our behalf;
- our website host or software application providers;
- other organisations listed as trade references in a credit application.

We do not disclose your personal information to overseas recipients.

Quality, access to & correction of information

You can contact us at any time to request access to your personal information or for your personal information to be corrected or updated. We require that requests for access to or to update or correct your personal information to be in writing outlining the details of your request. Please direct your request to the Privacy Officer via the details provided in this Policy.

We will respond to your request for access to your personal information within a reasonable time after you make the request and if access is granted, access will be provided within 30 days from your request. We will, on request, provide you with access to your personal information or update or correct your personal information, unless we are lawfully excluded from granting your request, including if:

- giving access would be unlawful;
- we are required or authorised by law or a court/tribunal order to deny access; or
- giving access is likely to prejudice one or more enforcement related activities conducted by an enforcement body.

If we deny your request, we will provide you with a written notice detailing reasons for the refusal and the process for making a complaint about the refusal to grant your request.

Tarac Properties will take appropriate steps to verify your identity (or verify that you act as a legal guardian or authorised agent of the individual concerned) before granting a request to access your personal information.

Where your request for access is accepted, we will provide you with access to your personal information in a manner, as requested by you, providing it is reasonable and practicable to do so.

We will accept your request for correction of your credit information where we are satisfied that it is inaccurate, out-of-date, incomplete, irrelevant or misleading.

Upon accepting a request for correction of your personal information, we will take all steps that are reasonable in the circumstances, having regard to the purpose for which your personal information is held, to correct your personal information.

If your request for correction of credit information is accepted we will provide written notice of this correction to any entity to which we have disclosed this information previously, to the extent that this is practicable.

Dealing with us anonymously

You may request to deal with Tarac Properties anonymously or using a pseudonym when making a general enquiry about the services that we can offer to you. However, if you wish to purchase from us or otherwise deal with us, you will be required to disclose your identity in order for Tarac Properties to provide you with the requested products and services.

Credit Information Notifiable Matters

We do not disclose your credit information to any credit reporting bodies. We disclose trade credit information to National Credit Insurance (Brokers) Pty Ltd (ABN 68 008 090 702) ("NCI"). NCI may disclose trade credit information to credit reporting bodies. Disclosures by NCI are made in accordance with [NCI's Privacy Policy](#).

You may contact NCI using the following information:

National Credit Insurance (Brokers) Pty Ltd

The Privacy Officer
Level 2, 165 Grenfell Street
Adelaide SA 5000
Email: Privacyofficer@nci.com.au

We are required to disclose credit details to our insurer; QBE Insurance, and any other insurance provider we may engage in the future. Credit information disclosed to QBE Insurance will be dealt with in accordance with their privacy policy.

You may contact QBE Insurance via NCI using the following information:

National Credit Insurance (Brokers) Pty Ltd

The Privacy Officer
Level 2, 165 Grenfell Street
Adelaide SA 5000
Email: Privacyofficer@nci.com.au

Complaints

If you believe that Tarac Properties have breached a term of this Privacy Policy or the APPs, you may submit a written complaint. The written complaint can be emailed or posted to us using the contact details set out below. You must include contact details for us to contact you regarding your complaint.

Our Privacy Officer will consider your complaint and respond as soon as reasonably possible, but not more than 30 days from receiving the complaint.

If you are unsatisfied with the outcome of your complaint you may ask the Privacy Officer to be referred to a higher authority within the company, such as the Chief Financial Officer or Chief Executive Officer. If you still remain unsatisfied with the outcome, you may refer your complaint to the Office of the Australian Information Commissioner to be resolved.

Contact Us

If you wish to:

- gain access to your personal information;
- make a complaint about a breach of your privacy;
- contact us with a query about how your personal information is collected or used;
- contact us regarding any other matter concerning this Privacy Policy,

you can speak directly with our staff who will do their best to try to resolve your issue as simply as possible. Alternatively, you can write to us or send us an email so that our Privacy Officer can consider the matter. We will respond to you as soon as reasonably possible.

If you do not wish to receive direct marketing from us, please contact our Privacy Officer via the details below. Our contact details are as follows:

Phone: (08) 8568 6500

Privacy Officer contact: Robert Pelton, robertp@tarac.com.au

Postal address: Tarac Properties Pty Ltd, PO Box 78, NURIOOTPA SA 5355

For more information on privacy see the Office of the Australian Information Commissioner's website at: <http://www.oaic.gov.au>.

This policy was last updated on 21 February 2019