

Privacy Policy and Notification

BPW Transpec Pty Limited (ACN 006 645 272) ('BPW Transpec') is committed to protecting your privacy.

BPW Transpec is bound by the Australian Privacy Principles in the *Privacy Act 1988 (Commonwealth)* ('Act') and any relevant laws or codes affecting your personal information. BPW Transpec is committed to complying with the Act, the Australian Privacy Principles and any relevant privacy codes, regulations or other legislation.

This policy outlines how BPW Transpec treats personal information that it collects and/or receives. Personal information means information or an opinion about you as an individual or could reasonably identify you such as your name, contact details, address, email addresses, payment card details and bank account details.

Collecting your personal information

BPW Transpec may collect personal information from you such as your name, email address, IP address, date of birth, financial details and contact details and other such information as BPW Transpec considers necessary in performing its business functions.

BPW Transpec usually collects your personal information when you visit BPW Transpec webpages, when you request information through this website, when you purchase through this website, when you apply for a credit account with BPW Transpec and when you send feedback to BPW Transpec. We only collect and hold your personal information if it is reasonably necessary for BPW Transpec's functions.

When you request information through this site or by telephone, we need to know your e-mail address or, where you wish it to be sent by post, your name and postal address. We use this to send to you the information you request in the form that you require. We will not pass your details to anyone else outside BPW Transpec or approved business partners without your permission.

When you send feedback we ask for your e-mail address and telephone number in order to thank you for your contribution and request more information if required. If you provide feedback to us you agree that information shall be deemed to be non-confidential and BPW Transpec may use such information on an unrestricted basis.

When you apply for a credit account with BPW Transpec, we ask for personal information such as your name, address, telephone number, email address and bank details. By completing and submitting a credit application to BPW Transpec you are not anonymous to us.

BPW Transpec may also automatically receive and record information from the use of our site. This may include your server address, top level domain name (eg. .com, .gov, .au etc), the date and time of the visit, the pages accessed and documents downloaded and the previous site visited. By gathering information about your preferences, we can tailor our services to your needs, likes and dislikes and provide you with better service.

BPW Transpec may also collect your personal information from third parties such as credit providers, and credit reporting bodies. Contact information and credit information may be collected from third parties when assessing any application for a credit account, guarantee or the supply of goods and services.

Storing and protecting your personal information

BPW Transpec stores your personal information in different ways, including electronically or in paper form. The security of your personal information is important to BPW Transpec and we take reasonable steps to protect it from misuse, interference, loss, unauthorised access, modification or disclosure.

Some of the ways we do this include implementing security access procedures to databases, confidentiality agreements for our employees and certain suppliers and restricting access to personal information to employees dependent on their specific job function.

Using and disclosing your personal information

BPW Transpec generally uses your personal information for the following general purposes: to assess any applications for credit, to process and complete any purchase orders, to administer your account, to fulfil your request for information or correct your personal information, to contact you, improve and develop our products and services, and, from time to time, to provide information to you regarding products and services that we believe may be of interest to you and related purposes. Some of the main consequences of not collecting your personal information are that any applications for credit or supply of goods and services may not be processed, we may not be able to respond to your email/online questions and we may not be able process any orders made to BPW Transpec.

BPW Transpec may disclose your personal information to organisations such as:

- Credit providers, credit reporting bodies and guarantors to assist in assessing any applications for credit;
- Third party suppliers involved in administering any credit account with BPW Transpec and to which personal information is usually disclosed such as debt collectors, legal advisors and trade insurers;
- Third party suppliers involved in processing and delivering any order placed with BPW Transpec such as transporters, warehouses, financial institutions, merchants and payment organisations;
- Third party suppliers involved in reviewing, maintaining and upgrading BPW Transpec's business systems;

Your personal information may also be used in connection with such purposes.

BPW Transpec may also disclose information where:

- you have provided your consent.
- we are required to answer a subpoena;
- we believe it is necessary to assist in lessening or preventing a serious threat to life, health or safety of any individual, or to public health; and

- we believe it is reasonably necessary in taking action in relation to suspected unlawful activity, serious misconduct, locating a missing person or as is required or authorised under Australian law or a court/tribunal order.

BPW Transpec may also disclose your personal information to overseas recipients. It is not reasonably practical to list all the countries in which the recipients of your information are likely to be located, but it is likely such countries will include Germany and New Zealand and you consent to this disclosure. In providing this consent, you understand that the overseas recipient may not be accountable under the Act and you may not seek redress under the Act. The overseas recipient may not be subject to similar obligations as the Australian Privacy Principles.

If you do not consent to your information being disclosed to overseas recipients kindly contact BPW Transpec's privacy officer whose details are outlined below under 'Contact details for BPW Transpec's privacy officer'.

Marketing

BPW Transpec may use or disclose your personal information to let you know about our products and services or promotions that might be of interest to you. If you do not wish to receive any further marketing material from us, kindly contact BPW Transpec's privacy officer whose details are outlined below under 'Contact details for BPW Transpec's privacy officer'

Access to your personal information

You have a right to request access to personal information held by BPW Transpec subject to some exceptions authorised by law.

If you would like to access your personal information held by BPW Transpec kindly contact BPW Transpec's privacy officer, whose details are outlined below under 'Contact details for BPW Transpec's privacy officer'.

Correcting your personal information

You have a right to request to correct your personal information held by BPW Transpec.

If you would like to correct your personal information held by BPW Transpec kindly contact BPW Transpec's privacy officer, whose details are outlined below under 'Contact details for BPW Transpec's privacy officer'.

Complaints

You have a right to complain about any breach by BPW Transpec of the Act, the Australian Privacy Principles or binding privacy code such as the Credit Reporting Privacy Code.

In first instance you should contact BPW Transpec's privacy officer whose details are outlined below under 'Contact details for BPW Transpec's privacy officer'. BPW Transpec should be given a reasonable time to respond to your complaint.

If you are not satisfied with the outcome of your complaint to BPW Transpec, you may lodge a complaint with the Office of the Australian Information Commissioner whose contact details are below:

Office of the Australian Information Commissioner,
Level 3, 175 Pitt Street,
Sydney NSW 2000
GPO Box 5218 Sydney NSW 2001
1300 363 992
enquiries@oaic.gov.au
<http://www.oaic.gov.au/>

Contact details for BPW Transpec's privacy officer

The Privacy Officer
BPW Transpec Pty Ltd
PO Box 217
Laverton, Vic 3028
privacyofficer@bpwtranspec.com.au
03 9267 2444

Changes to this Privacy Policy

BPW Transpec may update this policy as required.