

PRIVACY POLICY

Reliance Capital

Our commitment to privacy

Walthamstow Pty Ltd trading as Reliance Capital (ABN 62 008 814 453) (**Reliance**) is committed to managing personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth) and in accordance with other applicable privacy laws.

This document sets out our policies for managing your personal information and is referred to as our **Privacy Policy**.

In this Privacy Policy, “we” and “us” refers to Reliance and “you” refers to any individual about whom we collect personal information.

What information does Reliance collect about you?

(a) Clients and prospective clients

When you enquire about our services or when you become a client of Reliance, a record is made which includes your personal information.

The type of personal information that we collect will vary depending on the circumstances of collection and the kind of service that you request from us, but will typically include:

- (i) your name, e-mail, telephone number, postal address, delivery address and other contact details;
- (ii) information about your employer or an organisation who you represent;
- (iii) your credit card, bank account or other payment details;
- (iv) your professional details; and
- (v) any additional personal information you provide to us, or authorise us to collect, as part of your interaction with Reliance.

(b) Prospective employees or applicants

We collect personal information when recruiting personnel, such as your name, contact details, qualifications and work history. Generally, we will collect this information directly from you.

We may also collect personal information from third parties in ways which you would expect (for example, from recruitment agencies or referees you have nominated). Before offering you a position, we may collect additional details such as your tax file number and superannuation information and other information necessary to conduct background checks to determine your suitability for certain positions (for example, positions which involve working with children).

(c) Other individuals

Reliance may collect personal information about other individuals who are not clients of Reliance. This includes individual service providers and contractors to Reliance, and other individuals who interact with Reliance on a commercial basis. The kinds of personal information we collect will

depend on the capacity in which you are dealing with Reliance. Generally, it would include your name, contact details, and information regarding our interactions and transactions with you.

In limited circumstances, Reliance may collect information which is considered sensitive information.

We may collect personal information about children. Where children do not have sufficient maturity and understanding to make decisions about their personal information, we will require their parents or guardians to make decisions on their behalf.

You can always decline to give Reliance any personal information we request, but that may mean we cannot provide you with some or all of the services you have requested. If you have any concerns about personal information we have requested, please let us know.

(d) Visitors to our websites

The way in which we handle the personal information of visitors to our websites is discussed below.

How and why does Reliance collect and use your personal information?

Reliance collects personal information reasonably necessary to carry out our business, to assess and manage our clients' needs, and provide services. We may also collect information to fulfil administrative functions associated with these services, for example billing, entering into contracts with you or third parties and managing client relationships.

The purposes for which Reliance usually collects and uses personal information depends on the nature of your interaction with us, but may include:

- (a) responding to requests for information and other general inquiries;
- (b) researching, developing and expanding our facilities and services;
- (c) informing you of our activities, facilities and services;
- (d) recruitment processes (including for volunteers, internships and work experience); and
- (e) responding to enquires and complaints.

Reliance generally collects personal information directly from you. We may collect and update your personal information over the phone, by email, over the internet or social media, or in person. We may also collect personal information about you from other sources, for example:

- (a) our affiliated and related companies (if any); and
- (b) third party suppliers and contractors who assist us to operate our business.

How does Reliance interact with you via the internet?

You may visit our website/s without identifying yourself. If you identify yourself (for example, by providing your contact details in an enquiry), any personal information you provide to Reliance will be managed in accordance with this Privacy Policy.

Reliance's website/s may use cookies. A "cookie" is a small file stored on your computer's browser, which assists in managing customised settings of the website and delivering content. We collect certain

information such as your device type, browser type, IP address, pages you have accessed on our websites and on third-party websites. You are not identifiable from such information.

You can use the settings in your browser to control how your browser deals with cookies. However, in doing so, you may be unable to access certain pages or content on our website.

Reliance's website/s may contain links to third-party websites. Reliance is not responsible for the content or privacy practices of websites that are linked (if any) to our website.

Can you deal with Reliance anonymously?

Reliance will provide individuals with the opportunity of remaining anonymous or using a pseudonym in their dealings with us where it is lawful and practicable (for example, when making a general enquiry). Generally, it is not practicable for Reliance to deal with individuals anonymously or pseudonymously on an ongoing basis. If we do not collect personal information about you, you may be unable to utilise our services or participate in our events, programs or activities we manage or deliver.

How does Reliance hold information?

Reliance stores information in paper-based files or other electronic record keeping methods in secure databases (including trusted third party storage providers based in Australia and overseas). Personal information may be collected in paper-based documents and converted to electronic form for use or storage (with the original paper-based documents either archived or securely destroyed). We take reasonable steps to protect your personal information from misuse, interference and loss and from unauthorised access, modification or disclosure.

Reliance maintains physical security over paper and electronic data stores, such as through locks and security systems at our premises. We also maintain computer and network security, for example, we use firewalls (security measures for the internet) and other security systems such as user identifiers and passwords to control access to our computer systems.

Our websites do not necessarily use encryption or other technologies to ensure the secure transmission of information via the internet. Users of our websites are encouraged to exercise care in sending personal information via the internet.

We take steps to destroy or de-identify information that we no longer require.

How does Reliance use and disclose personal information?

(a) For clients

The purposes for which we may use and disclose your personal information will depend on the services we are providing you. For example, we may disclose information about you to service providers where this is relevant to our services.

(b) Disclosure to contractors and other service providers

Reliance may disclose information to third parties we engage in order to provide our services, including contractors and service providers used for data processing, data analysis, , information technology services and support, website maintenance/development, printing and archiving.

Personal information may also be shared between related and affiliated companies (if any) of Reliance, located in Australia and overseas.

Third parties to whom we have disclosed your personal information may contact you directly to let you know they have collected your personal information and to give you information about their privacy policies.

(c) Use and disclosure for administration and management

Reliance will also use and disclose personal information for a range of administrative, management and operational purposes. This includes:

- (i) administering billing and payments and debt recovery;
- (ii) planning, managing, monitoring and evaluating our services;
- (iii) quality improvement activities;
- (iv) statistical analysis and reporting;
- (v) training staff, contractors and other workers;
- (vi) risk management and management of legal liabilities and claims (for example, liaising with insurers and legal representatives);
- (vii) responding to enquiries and complaints regarding our services;
- (viii) obtaining advice from consultants and other professional advisers; and
- (ix) responding to subpoenas and other legal orders and obligations.

(d) Other uses and disclosures

We may use and disclose your personal information for other purposes explained at the time of collection or otherwise as set out in this Privacy Policy.

Does Reliance disclose your personal information overseas?

Unless we have your consent, or an exception under the Australian Privacy Principles applies, we will only disclose your personal information to overseas recipients where we have taken reasonable steps to ensure that the overseas recipient does not breach the Australian Privacy Principles in relation to your personal information.

How can you access or seek correction of your personal information?

You are entitled to access your personal information held by Reliance on request. To request access to your personal information please contact our privacy officer using the contact details set out below.

You will not be charged for making a request to access your personal information but you may be charged for the reasonable time and expense incurred in compiling information in response to your request.

We will take reasonable steps to ensure that the personal information we collect, use or disclose is accurate, complete and up-to-date. You can help us to do this by letting us know if you notice errors or discrepancies in information we hold about you and letting us know if your personal details change.

However, if you consider any personal information we hold about you is inaccurate, out-of-date, incomplete, irrelevant or misleading you are entitled to request correction of the information. After receiving a request from you, we will take reasonable steps to correct your information.

We may decline your request to access or correct your personal information in certain circumstances in accordance with the Australian Privacy Principles. If we do refuse your request, we will provide you with a reason for our decision and, in the case of a request for correction, we will include a statement with your personal information about the requested correction.

What should you do if you have a complaint about the handling of your personal information?

You may contact Reliance at any time if you have any questions or concerns about this Privacy Policy or about the way in which your personal information has been handled.

You may make a complaint about privacy to the privacy officer at the contact details set out below.

The privacy officer will first consider your complaint to determine whether there are simple or immediate steps which can be taken to resolve the complaint. We will generally respond to your complaint within a week.

If your complaint requires more detailed consideration or investigation, we will acknowledge receipt of your complaint within a week and endeavour to complete our investigation into your complaint promptly. We may ask you to provide further information about your complaint and the outcome you are seeking. We will then typically gather relevant facts, locate and review relevant documents and speak with individuals involved.

In most cases, we will investigate and respond to a complaint within 30 days of receipt of the complaint. If the matter is more complex or our investigation may take longer, we will let you know.

If you are not satisfied with our response to your complaint, or you consider that Reliance may have breached the Australian Privacy Principles or the Privacy Act, a complaint may be made to the Office of the Australian Information Commissioner. The Office of the Australian Information Commissioner can be contacted by telephone on 1300 363 992 or by using the contact details on the website www.oaic.gov.au

How changes are made to this Privacy Policy?

Reliance may amend this Privacy Policy from time to time, with or without notice to you. We recommend that you visit our website regularly to keep up to date with any changes.

How can you contact Reliance?

The contact details for Reliance are:

Reliance privacy officer: Jonathon Masel

Address: 830A Beaufort Street, Inglewood WA 6052

Telephone: (08) 9271 7688

This Privacy Policy was last updated in October 2022