

Privacy Policy

This Privacy Policy describes how Balcon Group Pty Ltd (ABN 18 141 776 150) and its related bodies corporate and businesses (Balcon) collect and use your personal information.

Balcon respects the rights and privacy of all individuals and is committed to complying with the Privacy Act 1988 and the Australian Privacy Principles and protecting the personal information Balcon holds.

This Privacy Policy is provided free of charge.

Why does Balcon collect personal information? How does Balcon use it?

Balcon generally collects your personal information as part of providing you its products and services, informing you about them, complying with its contractual and other legal obligations, running promotions and other marketing activities or administering Balcon's relationship with you by responding to your enquiries and providing you with information about Balcon events, products and services that may be of interest to you.

Balcon needs your personal information to carry out these aims. Balcon may use your personal information for those purposes, any other purpose listed on a collection statement at the point of collection or in any other way made clear at the time of collecting the personal information.

How does Balcon collect personal information?

Balcon may collect your information in person by sales and customer service staff, via its websites, social media pages, smart phone applications, phone calls and at display sites and other installations on paper forms or electronic devices (Collection Channels).

Balcon may also collect information from you if you provide products and/or services to Balcon (Service

Provider Channels), and this personal information is generally collected to assist obtaining the products and/or services from you.

What personal information does Balcon collect?

Balcon collects the types of personal information required to assist with providing Balcon's products and services and informing you about them.

This includes, through the Collection Channels, personal information such as your name, date of birth, phone number, email and home addresses and information to assist with Balcon's customer relationship management and market research functions, which may include information relating to your interests, experiences and preferences.

For more specific contracting or finance purposes, Balcon may collect through Collection Channels loan application information, financial/banking information, guarantor /next of kin contact details.

Through Service Provider Channels, Balcon may collect information about your employment or trading history and any business, company or related entity you are involved with.

How does Balcon use your personal information? To whom will it be disclosed?

Balcon may use your personal information for the primary purpose for which it was collected, i.e. the purpose specified in a privacy collection statement through a particular Collection Channel or Service Provider Channel or the purpose that could be reasonably expected at the time the information was collected. Balcon may also use your personal information for a secondary related purpose.

By submitting your personal information, you consent to Balcon using it to:

- a) Provide you with products or services.
- b) Complete an activity that you have chosen to undertake.
- c) Administer Balcon's relationship with you.
- d) Monitor online activity on the Balcon website(s) and/or application(s).
- e) Market, improve and add to Balcon's products and services (including online).
- f) Respond to a serious threat to an individual's life or to public health or safety.
- g) Respond to suspected unlawful activity.
- h) Where required or authorised by law.

Balcon may disclose personal information to other entities in the Balcon group of companies to help achieve one of the purposes described above or as required by law.

Balcon may also provide personal information:

- a) To third parties engaged by Balcon to provide services, including IT services such as storing and managing databases, processing credit card information, mail outs, debt collection, marketing research and advertising.
- b) To third parties authorised by you to receive personal information held by us.

Can you remain anonymous or withhold personal information?

Yes. Where practical, you may choose not to identify yourself, deal with us on an anonymous basis or use a pseudonym.

In some instances, if you do not provide Balcon with required personal information Balcon may not be able to provide you with the requested product or service, allow you to participate in promotion activities or obtain the product or service you are offering.

As a result, Balcon may need to cease existing sales processes, suspend, cancel or renew a contract (subject to its terms and conditions and relevant laws), withdraw an invitation or offer or decline your entry into a competition.

Will you receive direct marketing?

If you provide us with your personal information and you consent to receiving direct marketing communications from Balcon, you authorise us to send you promotional messages and materials related to Balcon's products and services, unless you submit a later request not to receive direct marketing communications.

Balcon's direct marketing messages and materials will contain a prominent statement (including, for electronic messages, a functional unsubscribe facility) that you may request not to receive direct marketing communications.

If you do not wish to receive marketing or other communications from us, please submit a request not to receive direct marketing communications or use the unsubscribe facility provided in the most recent communication from us or contact us on the details provided.

Will your information be disclosed overseas?

Balcon is unlikely to disclose your personal information to any person or entity outside Australia, but will inform you if and when this is necessary.

How can you access and correct your personal information?

You generally have the right to access your personal information free of charge, subject to some limitations contained in the Privacy Act 1988.

The APPs set out some circumstances in which Balcon is not required to provide you with such access. If you ask for your personal information and any of these circumstances exist, you may be given access to the personal information in a way that is permitted under the Privacy Act 1988.

To protect personal information held by Balcon, you may need to confirm your identity before access to your personal information is granted. It may take a little time to process your application for access and retrieve information from storage (if applicable).

Balcon encourages you to update us so that Balcon has accurate, current and complete information. You may correct any errors or request that Balcon deletes all or some of your personal information. You may also submit a request not to have any further contact from us.

Does Balcon use “cookies”?

Yes. When you use Balcon’s website(s) and/or App(s), Balcon or its IT service providers may obtain information using technologies such as cookies, tags, web beacons, and navigational data collection (log files, server logs, and clickstream data) to better understand your user experience. For example, Balcon or its IT service providers may collect information like the date, time and duration of visits and which webpages are accessed.

This information is generally not linked to your identity, except where it is accessed via links in Balcon e-message or where you have identified yourself. Balcon may use knowledge of your user experience to better understand what products or services may be of interest to you.

How can you complain about privacy breaches?

If you have a complaint in relation to the collection, use or and disclosure of your personal information, please contact the Balcon Privacy Officer via the details provided below. The Balcon Privacy Officer will review all complaints received and respond to each complainant upon due consideration (which may require further information to be provided).

Will this Privacy Policy change?

Balcon may amend this Privacy Policy from time to time. Amendments will be effective immediately upon notification on this website.

Who can you contact about your personal information?

To contact Balcon about your personal information, concerns or complaints, email:

e. admin@balcon.net.au

Alternatively, write to:

Balcon’s Privacy Officer at
PO Box 521 Malvern VIC, 3144