

Privacy Policy & Practices

Privacy

This policy explains in general terms how WESTGYPT PTY LTD ABN 19121180630 and its related Entities/companies collect, protect and disclose your personal information as set out in the Privacy Act 1988 and the National Privacy Principles.

WESTGYPT PTY LTD will update this policy as required, if it is changed the changes will be posted to our website, www.westgyp.com.au so you are always aware of the information collected and how the information may be used and under what circumstances it may be disclosed by WESTGYPT PTY LTD. If you do not have access to our website a copy may be obtained by calling our telephone number, 08 9240 5488.

We encourage you to read this policy carefully so that you understand our information handling process.

How We Collect Information about you

We collect information in order to provide our customers with our product and services, it may be necessary to collect personal information about you and others for this purpose.

If we are not provided with all the personal information we request, we may not be able to supply our products and services and we also may not be able to consider any Application for Commercial Credit or any other requests made of us by you.

We generally collect your personal information directly from you. For example we collect personal information about you when you deal with us over the telephone, send us correspondence (whether by letter, facsimile or email) subscribe electronically to any of our publications, promotions or when you have contact with our staff in person.

Generally the type of personal information we collect about you includes but is not limited to your name, mailing address, telephone number/s and email address. We may also collect sensitive information about you such as membership to a professional trade association. We only collect this information in limited circumstances including where:

- You have consented to it : or
- The collection is required by law : or
- The collection is necessary for the establishment, exercise or defence of a legal or equitable claim.

There may be occasions where we need to source personal information about you from a third party. For example we may collect information from an organization with which you have any dealings, a credit reporting body, an information service provider or from publicly maintained records.

We may collect personal information by way of either form filled out by you, face to face meetings, business cards, telephone conversations and from third parties.

We may also collect personal information through our website or through receiving customer enquiries or emails. We may also use third parties to analyse traffic on our website information collected through such analysis is anonymous.

Purpose for collection, use and disclosure of your personal information

We may use and disclose your information for the primary purpose for which it was collected, for reasonably expected secondary purposes which are related to the primary purpose and in any other circumstances authorised under the Privacy Act.

In general we use and disclose your personal information for the following purposes:

- To conduct business with you
- To communicate with you
- To comply with our legal obligations
- To market our services

We may disclose the personal information we collect to our related entities some service providers and contractors who help us supply our products and services. For example credit reporting bodies such as: Credit Management Systems Australia

Credit Management Systems Australia details available at www.clientmanagementsystems.com.au

Except where indicated above we will not use or disclose personal information unless:

- The individual concerned has consented to the use and disclosure to conduct our business
- The third party is our service provider or contractor in which case we will require them to use and disclose the information only for the purpose for which it was provided to them.
- The third party is a person involved in a dealing or proposed dealing including a sale of all or part of our assets and business.
- The third party is a credit reporting agency, credit provider, debt collectors, or our risk insurers
- The disclosure is permitted, required or authorised by or under law.

If we act as your credit provider we may report to a credit reporting agency an overdue payment from you not less than 60 days overdue providing we have first advised you of the overdue payment, have requested payment from you and you have failed to make the requested payment to us.

Credit Information

If we are providing a credit account to you or if you give a personal guarantee in respect of a customer, we may collect credit eligibility information about you. Credit information and credit eligibility information are particular types of personal information.

We generally collect your credit information or credit eligibility information directly from you. An example is if you complete an application for Commercial Credit or if you or another person gives a personal guarantee in respect of a customer.

We may also collect credit information from third parties for example credit reporting bodies or from publicly maintained records.

The credit information and credit eligibility information we may collect about you may include : identification information, credit liability information, repayment history, details of any request for your information that we have received from a credit provider, mortgage or trade insurer, the type and amount of credit sought, default information, payment information, court proceedings. Personal insolvency information, information disclosed in reports from credit reporting bodies, information from property searches, information provided by trade references.

The purpose we may collect, hold, use and disclose credit information or credit eligibility information about you is so we can assess whether to extend credit to you or to a customer (if a personal guarantee has been provided in respect to that customer).

Storage and Security

We take all reasonable steps to protect personal information (including credit information and credit eligibility information) held from misuse, loss, unauthorised access, modification or disclosure.

Other security measures include:

- Restricted access to personal information
- Firewalls
- Encryption
- IT policies relating to email and internet usage
- Confidentiality policy and practices

Access and Correction

Under the Privacy Act (as amended) you have the right to seek access to personal information we hold about you. You also have the right to ask us to correct information about you which is inaccurate, incomplete or out of date.

To request personal information we hold about you please contact our Privacy Officer in writing ordinarily we will not charge you for the cost of providing this type of access however if we do propose to charge you we will advise you the relevant cost before we provide you with access.

However we may deny your request for access where:

- The access impacts on the privacy of others
- The request for access is frivolous or vexatious
- There are existing or anticipated legal proceedings
- Such access can be denied under law or by a law enforcement authority

Our policy is to consider any request for access or correction within fourteen (14) days if we deny your request for access will let you know why within thirty (30) days.

Transborder Data Flows

Relates to information shared/sent overseas, whether stored on a server outside Australia or for marketing purposes the entity must include This in the privacy policy must also make sure that country also will abide by Australian privacy principles.

Sensitive Information

Sensitive personal information is a special category of information it is information about you that in most cases can only be disclosed with your consent WESTGYP P TY LTD will not collect sensitive information from a person without explicit consent of that person except:

- If the collection of that information is necessary to prevent or lessen an imminent threat to the life or health of a person.
- It is required by law.

How to Contact our Privacy Officer

Carla D'Agostino
Privacy Officer
Westgyp Pty Ltd

Email: carla@westgyp.com.au or Telephone: 08 9240 5488.