



Tress de Moda - Privacy Policy

Tress de Moda Pty Ltd (“we” or “us”) is committed to respecting and protecting the privacy rights and personal information of all our customers, suppliers and visitors to our website. This privacy policy is intended to provide you with information on how we collect, use, disclose and store the information that you provide to us so that you can make appropriate choices for sharing information with us. In addition to our Privacy Policy, we are bound by the *Australian Privacy Principles* set out in the *Privacy Act 1988* (Cth). We will only collect use or disclose your personal information in accordance with this policy and the *Privacy Act*.

For the purposes of this policy, “personal information” means information whether or not an opinion (including information or an opinion forming part of a database), whether true or not, and whether recorded in a material form or not, about a person whose identity is apparent, or can be reasonably ascertained, from the information or opinion.

Collection of personal information

We will only collect personal information which is necessary for, or in connection with, the conduct of our business. We will usually collect personal information directly from you in the course of providing our goods and services to you as a customer or in dealing with you as a prospective employee, supplier, contractor or service provider. We may also collect personal information from other sources such as banks and credit providers, credit reporting bodies, government bodies, publicly available sources of information and third party service providers.

The kinds of personal information we collect include:

- Your name and contact details;
- Other personal information you give us when you request goods or services from us, such as your opinion, preference and requirements in respect to certain goods or services, your payment details and other information contained in order forms or correspondences with us;
- Your activity with our website or other digital services;
- Your credit information; and
- Any information we are required to collect by law.

We do not generally collect sensitive information about individuals.

How we use your information

Personal information, which we collect will be used for or in connection with the conduct of our business. For example, your personal information may be used for the following purposes:

- Confirming your identity when you deal with us;
- Accepting, processing and delivering your orders;
- Providing you with our goods or services or information relating to our goods or services;
- Processing payments, providing refunds or discounts;
- Reviewing your financial position and reviewing your credit worthiness;
- Communicating with you in for payment or other purposes; and
- Complying with our legal obligations.

In the case of potential employees, the primary purpose the information is collected is to assess the individual's suitability for employment.

Personal information may also be used or disclosed by us for secondary purposes which are within your reasonable expectations and which are related to the primary purpose of collection. For example, we may collect and use your personal information for marketing and promotional purposes. If you don't want to receive direct marketing, you can tell us by using any of the methods set out in this policy.

Disclosure to third parties

We may disclose your information to certain third parties that we have engaged to assist us in fulfilling your request and in maintaining our records. This includes:

- Our third party service providers in connection with our business, including advisors and consultants; data management companies; banks and IT services providers;
- Credit reporting bodies and credit providers; and
- Government and law enforcement agencies or regulators.

We do not use or disclose personal information for purposes other than the identified purpose for which it is collected, except with the consent of the individual or as required or permitted by law.

We do not disclose personal information outside of Australia.

Handling of personal information

We manage the personal information we collect in numerous ways, such as by:

- Implementing procedures for identifying and managing privacy risks;
- Implementing security systems for protecting personal information from misuse, interference and loss from unauthorised access, modification or disclosure;
- Implementing mechanisms to ensure any agents or contractors who deal with us comply with the APPs;
- Implementing procedures for identifying and reporting privacy breaches and for receiving and responding to complaints;
- Appointing a privacy officer within the business to monitor privacy compliance; and
- Allowing individuals the option of not identifying themselves, or using a pseudonym, when dealing with us in particular circumstances.

Storage and security

We generally hold personal information and credit information physically at our premises and electronically through our website and secure online servers.

We secure the personal information and credit information we hold in numerous ways, including:

- Using security systems to access areas containing personal information;
- Using secure servers to store personal information; and
- Regularly destroying documents that are no longer needed subject to legal obligations for record keeping.

We seek to maintain reasonable security measures in order to attempt to protect against the loss or misuse of personal information under our control. Unfortunately, there is no such thing as perfect security. As a result, although we strive to protect your personal information, we cannot ensure or warrant the security of any information you transmit to us through or in connection with our website or that we store on our systems or that is stored on our service providers' systems. Furthermore, to the extent permitted by law, we accept no responsibility and/or liability for any such disclosures of your personal information.

Cookies

Cookies are bits of electronic information that a website can transfer to a visitor's computer to help tailor and keep records of his or her visit to the site. Cookies allow website operators to better tailor site visits to individual preferences. The use of cookies is standard on the Internet and many major websites use them.

We may use cookies in certain areas to improve your experience when visiting our website. They may be used to anonymously track interest and collect aggregate information on various parts of the sites.

Handling credit information

In the course of providing products or services to you, we may collect and hold the following kinds of credit information:

- Your identification information;
- Information about any credit that has been provided to you;
- Your repayment history;
- Information about your overdue payments;
- If terms and conditions of your credit arrangements are varied;
- If any court proceedings have been initiated against you in relation to your credit activities;
- Information about any bankruptcy or debt agreements involving you;
- Any publicly available information about your credit worthiness; and
- Any information about you where you may have fraudulently or otherwise committed a serious credit infringement.

We may also collect personal information which may affect your credit worthiness from other credit providers, who have collected that information from a credit reporting body. The kinds of personal information we collect may include any of those kinds of personal information outlined in this policy.

In some circumstances, we may collect credit information and personal information from credit reporting bodies (e.g. Veda). The kinds of information we collect may include any of those kinds of information outlined in this policy.

In most cases, we will only collect credit information about you if you disclose it to us. Other sources we may collect credit information from include:

- Credit reporting bodies;
- Banks and other credit providers;
- Other individuals and entities via referrals;
- Government bodies; and
- Suppliers and other creditors.

Our usual purpose for collecting, holding, using and disclosing credit information about you is to enable us to provide you with the requested product or service. We may also collect the credit information:

- To process payments;
- To assess eligibility for credit; and
- For any other purpose that we consider necessary to best provide you with applicable services or product.

We do not disclose your credit information to entities without an Australian link unless you expressly request or authorise us to.

Access and correction

You have the right to access or correct your personal information and credit information, with limited exceptions. We will allow access unless there is a

reason under the *Privacy Act 1988* (Cth) or other relevant law to refuse such access. As permitted by law, we may charge you a reasonable fee for a copy of your records.

Complaints

If you have any questions or concerns about your personal information or credit information which we collect, hold, use or disclose, or if you believe your privacy rights have been violated, you may file a complaint with us by notifying our Privacy Officer via the contact details below. We will investigate your complaint and determine whether a breach has occurred and what action to take. If you remain dissatisfied, you can also refer your matter to the Office of the Australian Information Commission via www.oaic.gov.au or phone 1300 343 992.

Contact us

For further information on our privacy policy, or for questions on information that we may have collected from you, or should you wish to have your name removed from our mailing list, or if you wish to access or correct any of your personal information that we may be in possession of, please contact our Privacy Officer by any of the following methods and we will be happy to review, update or change your record status as appropriate:

By Phone at: +61 2 9700 7701 (during normal business hours)

By Mail at: Unit 1/221 O'Riordan Street Mascot NSW 2020

By Email at: phillipp@tressdemoda.com

Change to the policy

We reserve the right to make changes to this policy at any time. If we make a material change to this privacy policy, we will notify you by posting the change on our website or in this Privacy Policy and, if necessary, give you additional choices regarding such changes. Please check back from time to time to ensure that you are aware of these changes. Your continued use of our site will signify your acceptance of these changes.