



# **IPO Digital** Solutions

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Your Business I.T. Specialists

## **IPO Digital Solutions Pty Ltd Privacy Policy (Australia)**

IPO Digital Solutions Pty Ltd (IPO) is committed to protecting your privacy and managing any personal and credit information that we hold about you in accordance with the requirements of the Privacy Act 1988 (Cth) and the Australian Privacy Principles contained in that Act.

### **About this policy**

This Privacy Policy explains how we manage your personal information. It relates to the collection, use and disclosure of personal information you provide when requested to do in this website and generally in connection with a product or service you have asked to receive.

This Privacy Policy also relates to how we manage your credit related information, where this is relevant to you. Any credit related information that we hold about you is handled in accordance with our Credit Reporting Policy, which forms part of our Privacy Policy.

### **What is personal information?**

Personal information includes any information or an opinion that identifies or could reasonably identify an individual. Some examples are name, postal address, email address, mobile number, telephone number, date of birth and billing and account details.

### **How do we collect personal information?**

We collect most personal information directly from you. For example, we will collect your personal information when you apply or place an order for a product or service or talk to us in person or on the phone.

We also collect information from you electronically. For instance, when you visit our website or whenever you apply for or access IPO products and services electronically. We may also collect personal information about you from other people or organisations such as the

authorized reseller who sold you the product and credit reporting bodies (for more details see our Credit Reporting Policy). We also collect website usage information using cookies.

### **Cookies**

We use technology called cookies when you visit our site. Cookies are small pieces of information stored on your computer, mobile or handheld device such as a table when you visit certain web pages. Cookies are also used to tailor products and services offered and advertised to our customers, both on this website and elsewhere. The information collected by cookies themselves cannot be used to identify you personally. Therefore, unless you identify yourself (such as by requesting a product or service or entering your details as part of a registration or login or contact form process), we will not link any record of your usage of the website to you personally.

We use cookies to make our website easier to use and so that we can provide the best possible service. Cookies are an essential part of how our website works, and to ensure it works properly for you, we recommend that they are enabled. You can disable cookies, but you may not be able to take full advantage of certain parts of our website or other websites, whether or not linked to our website.

### **What kinds of personal information do we collect and hold?**

IPO collects a broad range of information from and about people who access or use this website or its products and services. When you apply for our products or services we may ask you for personal information, such as your name, contact details, email address and banking and credit card details. This is not an exhaustive list.

### **For what purposes do we collect, hold, use and disclose personal information?**

The main reason we collect, hold, use and disclose your personal information is to provide you with products and services.

This includes:

- Assisting you with online applications
- Processing your payments for products or services
- Helping manage a product or service including updating of software
- Responding to inquiries and/or requests for information
- Authenticating your identity when you log on to our website
- Conducting appropriate checks for credit-worthiness and for fraud
- Collecting any amounts you may owe us

We may also:

- Use your information collected from your visit to our website by using cookies. Each time you use the site we'll also collect information including domain name/IP address, referring URL, browser and platform, time of visit, pages visited and any searches performed. This information may be used to help us improve our performance of our website and for assessing the suitability of or requirements for certain products and services.
- Collect, use, hold and disclose additional information such as energy usage data.
- Monitor energy system use, quality and performance, to operate, maintain, test and upgrade systems.

If you do not allow us to collect all of the information we request, we may not be able to answer your query or provide all products and services effectively to you.

### **Will we disclose your information to anyone else?**

We may share your personal information with the following:

- Certain third parties including related parties, contractors, authorised resellers, agents and service providers.

- Other organisations, who jointly with us provide products or services to you.
- To credit reporting agencies and other similar companies, fraud-checking agencies and to credit providers for credit related purposes such as credit-worthiness, credit rating, credit provision and financing (Please see our specific Credit Privacy Policy contained in this Privacy Policy for further information).
- Third parties who undertake marketing activities on our behalf, and may present you with other services in the future.
- Law enforcement agencies in any jurisdiction that is investigating any unlawful or prohibited activity involving, the access or use of this website, any of our products or services or otherwise as required or authorized by law.
- To third parties who assist us to manage or develop our business and corporate strategies and functions, including our corporate risk or funding functions.
- Any companies or people that we might in the future sell our business or part of our business to.

### **Do we disclose personal information overseas?**

We may disclose your personal information to a recipient which is located outside Australia.

This includes:

- Partner organizations.
- Overseas suppliers.

### **How do we hold personal information?**

Much of the information that we hold about you will be stored electronically by us on a secure network. Some information we hold about you will be stored in paper files or hard copy for example, in purchase orders, sales confirmations and customer account creation forms. We use a range of physical and electronic security measures to protect the security of the personal information we hold.

We take reasonable steps to maintain the security of your personal information and to protect it from misuse and loss and from unauthorized access, modification or disclosure. Whilst we take these steps to maintain security of your personal information, you should be aware of the main information security risks that exist today and take appropriate steps to help safeguard your information.

### **Other websites**

This website may contain links to other websites. Those websites are not under the control of IPO, nor can IPO accept responsibility for the conduct of the operators of them. You are responsible for information that you provide through any other website. This policy does not cover the privacy practices of any other website.

### **Credit Reporting Collection Statement**

We may collect, use, hold and disclose certain credit information about you for the purposes of providing you with products and services and to process your payments for these products and services. Credit related information includes information such as your name and contact details, your credit history, details of any credit you have sought or obtained from other credit providers, any credit rating or assessment score that we may calculate or obtain from a credit reporting body including details of any insolvency applications or cred-related court proceedings that relate to you.

We may collect credit related information about you and hold this credit related information in order to conduct a credit assessment on you, to evaluate your credit-worthiness and to decide whether to provide you with our products and services on credit. We may disclose your credit related information and your personal information to third parties, including debt collectors, credit management agencies, other credit providers, credit reporting bodies and government bodies and regulatory authorities (where authorized by law).

The credit reporting bodies may include your information in reports provided to other credit providers to assist them to assess your credit worthiness. If you do not pay for our products

and services that we provide to you, if you commit fraud, or try to do so, or if you otherwise commit a serious credit infringement, we may disclose this information to these credit reporting bodies. This may affect your ability to obtain credit in the future.

You have a right to access the credit related information that we hold about you, to correct that credit related information and to make a complaint about our handling of your credit related information. More information about how to access and correct the credit information that we hold about you and how to lodge a complaint relating to our treatment of your credit related information (and how we deal with it) can be found in our Credit Reporting Policy.

### **Access to and changes to your Personal Information**

We take all reasonable steps to ensure that the personal information we collect is accurate and up to date.

You can request access to the personal information we hold about you. You can also ask for corrections to be made. For example, if any of the information that you have provided to us has changed such as your contact details you may contact us to correct the information. Please provide to us any changes by writing to us at the address set out in **How to contact us** section of this policy below.

### **Complaints**

If you have any further queries relating to our Privacy Policy, or if you wish to make a complaint to IPO about how we have handled your personal information, you can forward a written complaint to us as the address below.

IPO is committed to acknowledging your complaint in a prompt manner and will give you an estimated timeframe for when we will respond to your complaint. If the complaint remains unresolved, you may have the option of notifying the Office of the Australian Information Commissioner (OAIC). Contact details can be found at the OAIC's website: [www.oaic.gov.au](http://www.oaic.gov.au).

### **How to contact us**

You can contact us by writing to us:

IPO Digital Solutions Pty Ltd  
ACN 610 379 425  
44 Lakeview Drive, Scoresby,  
VIC 3179, AUSTRALIA

### **Changes to the Privacy Policy**

From time to time we may need to update this Privacy Policy. If we do so, we will post the updated version on our website [www.ipodigital.com.au](http://www.ipodigital.com.au).