



## PRIVACY POLICY

### Introduction

This privacy policy explains in general terms how Chad Arbid Projects Pty Ltd ACN 657 353 761 ATF the Chad Arbid Projects Trust (**Chad Arbid Projects**) collects and handles your Personal Information. In this policy “we”, “our” and “us” refers to Chad Arbid Projects and their associated entities and authorised representatives.

For the purposes of this policy, “*personal information*” means information or an opinion about an identified individual, or an individual who is reasonably identifiable.

By visiting our website, using any of our services or otherwise providing us with your Personal Information (or authorising it to be provided to us by someone else), you agree to your Personal Information being collected and handled as set out in this Privacy Policy.

### 1. We respect your privacy

- 1.1 We take our obligations under the *Privacy Act 1988* (the Act) and the Australian Privacy Principles (**APPs**) very seriously and have implemented practices, procedures and systems to ensure we comply with those laws.
- 1.2 We are committed to maintaining the confidentiality and security of your personal information and managing it in an open and transparent way.

### 2. Collection of personal information

- 2.1 In the process of conducting our business, we will, from time to time, receive and store personal information from our clients and prospective clients such as information you enter onto our website, provided to us directly or given to us in other means.
- 2.2 You may provide basic information such as your name, phone number, address and email address to enable us to send information, provide updates and process your product or service order. We may collect additional information at other times, including but not limited to, when you provide feedback, when you provide information about your personal or business affairs, change your content or email preference, respond to surveys and/or promotions, provide financial or credit card information, or communicate with our customer support.
- 2.3 We will only collect your personal information where:
  - (a) it is reasonably necessary for us to pursue one or more of our functions or activities;  
or
  - (b) we are required to by law.
- 2.4 Some personal information (e.g. race, ethnicity, health information etc.) is sensitive and requires a higher level of protection under the Act. We will only collect your sensitive information when:
  - (a) we have your consent; and
  - (b) the collection is reasonably necessary for us to carry out one or more of our functions or activities.

- 2.5 We will not need your consent to collect your sensitive information when:
- (a) it is required or authorised by law;
  - (b) a “permitted general situation” exists as defined under the Act; and
  - (c) a “permitted health situation” exists as defined under the Act.

### **3. How we collect your personal information**

- 3.1 We collect personal information from you in a variety of ways, including when you interact with us electronically or in person, when you access our website and when we provide our services to you. We may collect Personal Information about you directly when you deal with us over the telephone, send us correspondence (whether by letter, fax or email), have contact with us in person, visit our websites or complete hard copy or online forms.
- 3.2 We may receive personal information from third parties when you have authorised us to do so, where we are required or authorised by law to do so or where it is unpracticable or unreasonable for us to collect the information from you directly. If we do, we will protect this information as set out in this Privacy Policy.
- 3.3 We may collect your Personal Information from:
- market research companies contracted by us to obtain information so that we may improve and market our services;
  - your employer;
  - other agents and valuers who may be involved in the services we provide;
  - property developers who contract us to market properties;
  - publicly available information and databases;
  - any associated or related companies to Chad Arbid Projects ; and
  - anyone you have authorised to deal with us on your behalf.
- 3.4 If we receive your personal information from a third party without having asked you for it, then within a reasonable time, we will determine whether we could have collected it in the ways outlined in accordance with APP 3 with respect of solicited information. If we determine that it could not have been collected in one of those ways and it is lawful and reasonable to do so, then as soon as practicable we will:
- (a) destroy the information; or
  - (b) ensure that it is de-identified.
- 3.5 We generally use information automatically collected by cookies and other tracking technology to identify you as a valid user, ensure that no one else can sign on simultaneously with your account from another computer and help us serve you better based on your registration preferences. We may also use cookies to help us facilitate any promotions or surveys that we provide. Third parties whose products or services are accessible on our websites may also use cookies, and we advise you to check their privacy policies for information about their cookies and other privacy practices.
- 3.6 Before or at the time of collecting your personal information (or as soon as practicable afterwards) we will take reasonable steps to notify you or ensure you are aware of the following:
- (a) our identity and contact details;

- (b) circumstances where we have collected your personal information from you without your knowledge or from someone other than you;
- (c) circumstances where we are required or authorised by law to collect your personal information;
- (d) reasons why we have collected your personal information;
- (e) what may happen if we do not collect all or some of your personal information;
- (f) details of the persons or entities that we usually disclose personal information to;
- (g) how you may access and seek correction of your personal information;
- (h) how you can lodge a complaint with us; and
- (i) whether we are likely to disclose your personal information to overseas recipients and if so, details of the likely countries that may receive your personal information.

#### **4. Use of your personal information**

- 4.1 We may use personal information collected from you to provide you with information, updates and our services. We may also make you aware of new and additional products, services and opportunities available to you. We may use your personal information to improve our products and services and better understand your needs.
- 4.2 We may contact you by a variety of measures including, but not limited to telephone, email, sms or mail.
- 4.3 We generally collect, hold and use your Personal Information for the following purposes:
  - acting as agent for vendors or purchasers in relation to the sale of a property;
  - project management services;
  - administration of our business, such as collection of overdue commissions or outstanding fees;
  - responding to client enquiries and communicating with you from time to time to maintain contact and keep you updated on the services you have requested;
  - forecasting future needs of our services and general quality assurance and training purposes;
  - engaging in legal proceedings and/or enforcing judgments and/or orders;
  - complying with the applicable legal or regulatory requirements and/or orders of competent authorities;
  - providing you with promotional and marketing information, including market research reports, newsletters, event invitations and/or property market information relating to our products and services which we think may be of interest to you; and
  - any other purpose identified at the time of collecting your Personal Information.

4.4 Before or at the time of collecting your personal information (or as soon as practicable afterwards) we will take reasonable steps to notify you or ensure you are aware of the circumstances of its collection in accordance with the Act and APPs.

## 5. Disclosure of your personal information

5.1 We will only hold and use your personal information for the purpose of conducting our business of providing property sale and acquisition services (**Primary Purpose**).

5.2 We will not use or disclose your personal information (not being sensitive information) for another purpose (**Secondary Purpose**) unless:

- (a) we first obtain your consent; or
- (b) you would reasonably expect us to use or disclose it for a Secondary Purpose that is related to the Primary Purpose or - in the case of sensitive information – directly related to the Primary Purpose; or
- (c) we are required to by law; or
- (d) a permitted general purpose exists; or
- (e) a permitted health situation exists; or
- (f) we reasonably believe it is reasonably necessary for one or more enforcement related activities conducted by, or on behalf of, an enforcement body. In this circumstance we will make a note of such disclosure.

5.3 Some examples of how we may disclose your Personal Information are set out below (noting we must comply with the Act and APPs when disclosing same):

- our third party providers, contractors, consultants, agents and/or representatives (such as law firms, banks, financial institutions, insurers, IT providers, mortgage referral services providers and/or wealth management services providers) who provide services to us or on our behalf, including to:
  - conduct valuations;
  - assist with obtaining payment from creditors;
  - operate data centres;
  - conduct market research;
  - provide advice;
- potential buyers, tenants, conjunctional real estate agents and brokers for the purpose for which the information was collected or for related purposes (for example to complete a transaction on your behalf or provide you with a service that you requested);
- anyone you have authorised to deal with us on your behalf;
- government authorities, regulatory bodies, law enforcement agencies, courts, tribunals and/or parties to the legal proceedings where you have consented to this or we are required or authorised to do so by law;
- debt collection agencies; and/or
- any other third parties identified at the time of collection of your Personal Information.

## **6. Security of your personal information**

6.1 We are committed to ensuring that the information you provide to us is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure information and protect it from misuse, interference, loss and unauthorised access, modification and disclosure.

6.2 The transmission and exchange of information with us is carried out at your own risk. We cannot guarantee the security of any information that you transmit to us, or receive from us. Although we take measures to safeguard against unauthorised disclosures of information, we cannot assure you that personal information that we collect will not be disclosed in a manner that is inconsistent with this Privacy Policy.

## **7. Access to your personal information**

7.1 You may request details of personal information that we hold about you in accordance with the provisions of the Privacy Act 1988 (Cth). If you would like a copy of the information, which we hold about you or believe that any information we hold on you is inaccurate, out of date, incomplete, irrelevant or misleading, please email us at #####.

7.2 We reserve the right to refuse to provide you with information that we hold about you, in certain circumstances as set out in the Act.

7.3 We take reasonable steps to ensure that the Personal Information we hold about you is accurate, complete and up-to-date. However, we also rely on you to advise us of any changes to your Personal Information. If you are able to access your Personal Information by logging on to an account you have with us, it is your responsibility to ensure your information is accurate, complete, relevant and up-to-date.

7.4 We take reasonable steps to protect any Personal Information that we hold from misuse, interference and loss and from unauthorised access, alteration and disclosure. For example, we implement IT security procedures including password protection, firewalls and site monitoring and we store your Personal Information on a secure server. However, data protection measures are never completely secure and, despite the measures we have put in place, we cannot guarantee the security of your Personal Information. You must take care to protect your Personal Information (for example, by protecting any usernames and passwords). You should notify us as soon as possible if you become aware of any security breaches.

7.5 When we no longer need your personal information for a permitted purpose and we are not required to keep it to comply with any laws, we will take such steps as are reasonable in the circumstances to destroy your personal information or to ensure that the information is de-identified.

## **8. Complaints about privacy**

8.1 If you have any complaints about our privacy practices, please feel free to send in details of your complaints to 25 Cummins Road, Brighton East, Melbourne, Victoria, 3187. We take complaints very seriously and will respond within 30 business days after receiving written notice of your complaint.

8.2 If you wish to make a complaint about a breach of this Privacy Policy or the Australian Privacy Principles of the Act you can contact us using the contact details below. You will need to provide us with sufficient details regarding your complaint together with any supporting evidence.

Our Chief Privacy Officer will investigate the issue and determine the steps that we will undertake to resolve your complaint. We will contact you if we require any additional information from you and will notify you in writing of the outcome of the investigation.

If unresolved, the complaint may be referred to an external complaints resolution entity and finally, if necessary, taken to the Office of the Australian Information Commissioner.

## **9. Changes to Privacy Policy**

- 9.1 Please be aware that we may change this Privacy Policy in the future. We may modify this Policy at any time, in our sole discretion and all modifications will be effective immediately upon our posting of the modifications on our website or notice board. Please check back from time to time to review our Privacy Policy.

## **10. Using a pseudonym or being anonymous**

- 10.1 Wherever it is lawful and practical, you have the option of using a pseudonym or not identifying yourself when dealing with us. However, by doing so you acknowledge that it may affect our ability to provide our goods and services to you. You will need to provide us with accurate personal details so we can provide you with tailored financial advice.
- 10.2 For clarification on circumstances where you must identify yourself, please contact us. You may use a pseudonym or not identify yourself when making such a request.

## **11. Direct marketing**

- 11.1 What is direct marketing?

For the purposes of this policy, “direct marketing” is the promotion of goods and services directly to you including through emails, telephone calls and the post.

- 11.2 Adoption of direct marketing laws

How we use your personal information for direct marketing is tightly controlled by the Act. We will follow those laws to ensure you only receive direct marketing in circumstances where you are expecting to.

Under the Act we may use your personal information for the purposes of direct marketing if:

- (a) we collected the information directly from you; and
- (b) you would reasonably expect us to use or disclose your personal information for the purpose of direct marketing.

- 11.3 Personal information provided by third parties.

Unless it would be impracticable or unreasonable, we need your consent when:

- (a) collecting your personal information from a third party for the purpose of direct marketing; or
- (b) you would not reasonably expect to receive the direct marketing.

If at any time you want to know who provided us with your personal information, then please send a request to us at [Please insert an email address]. We will provide the details of that third party within a reasonable time and without charge.

- 11.4 Sensitive information

We will not use your sensitive information for the purposes of direct marketing unless you have given us permission in writing.

- 11.5 Opting out

We will always provide a simple means for you to “opt-out” from receiving direct marketing, which typically involves an “unsubscribe” or “opt-out” link on emails, a check box on the collection notice or through a pop-up on your screen when you provide personal information online.

We will not use or disclose your personal information for the purposes of direct marketing material if you have previously told us not to.

If at any time in the future you do not want us (or one of our service providers) to send you direct marketing material or you wish to cancel a previous consent, please inform us by contacting us at [Please insert an email address]. We will affect the change in a reasonable time and without charge.

## **12. Cross-border disclosure of personal information**

We will always endeavour to store your information on an Australian server. However, in circumstances where this is not possible, we may disclose your personal information to an overseas entity when we:

- (a) have taken reasonable steps to ensure that they also treat it in accordance with the Act; or
- (b) reasonably believe that the overseas entity is subject to the same or similar laws to that found in the Act and there are ways that you can take action to enforce those overseas laws; or
- (c) expressly inform you of your option to consent to that disclosure and you then provide us with informed consent to do so; or
- (d) are required or authorised by law; or
- (e) a permitted general purpose exists; or
- (f) a permitted health situation exists; or
- (g) we reasonably believe it is reasonably necessary for one or more enforcement related activities conducted by, or on behalf of, an enforcement body. In this circumstance we will make a note of such disclosure.

This policy was last updated In July 2022.