WHERE4KIDS PRIVACY AND POLICY STATEMENT

Why does WHERE4KIDS require your Personal Information?

- 1. Personal information about you is collected and used by WHERE4KIDS chiefly to provide you with the products and services ordered by you from it. Personal information is also collected and may be used by WHERE4KIDS for associated purposes including:
 - (a) business development;
 - (b) billing and account administration; and
 - (c) supplying you with information regarding upcoming events and workshops, as well as regarding **WHERE4KIDS**' products and services.

When will WHERE4KIDS collect your Personal Information?

- 2. **WHERE4KIDS** will only collect your information when you knowingly provide it in one of the following ways:
 - (a) you send us a message or contact us;
 - (b) you participate in surveys and other types of research carried out by **WHERE4KIDS**;
 - (c) you subscribe to the **WHERE4KIDS** mailing list;
 - (d) you register your details on the **WHERE4KIDS** website; and
 - (e) you place an order with **WHERE4KIDS**.

How may WHERE4KIDS use your Personal Information?

- 3. Personal Information about you will only be used by us to:
 - (a) distribute material and products to you;
 - (b) advise you of any upcoming events or changes to our web site;
 - (c) notify you of any special offers; and
 - (d) contact you if there are any difficulties with your order.

How can you avoid being contacted by WHERE4KIDS?

4. If you do not wish to be contacted by **WHERE4KIDS**, please email us on <u>enquiries@where4kids.com.au</u> and we will remove your name from the list.

What are your rights to access your Personal Information held by WHERE4KIDS?

5. WHERE4KIDS will permit you to access your Personal Information held by it upon your request, except where it is required or authorised by law to refuse such access. If WHERE4KIDS holds Personal Information about you that you believe to be inaccurate, you may request that such information be corrected. For further information you may contact WHERE4KIDS by email on enquiries@where4kids.com.au or phone/fax on (03) 9591 0637.

What are WHERE4KIDS' rights concerning disclosure of your credit information?

- 6. In the course of processing your order and facilitating your credit, WHERE4KIDS may need to provide to a credit reporting agency:
 - (a) personal details, including your name, address, date of birth, driver licence number, and full details of employment;

- (b) the fact that you have been granted credit by **WHERE4KIDS** on your account;
- (c) the amount of any arrears owing for more than sixty (60) days, when **WHERE4KIDS** has attempted to recover those arrears;
- (d) the fact that any arrears as previously reported to the credit reporting agency have since been paid;
- (e) information relating to any dishonoured cheques or credit card payments;
- (f) information relating to judgments or bankruptcy orders issued against you;
- (g) that, in **WHERE4KIDS**' opinion, you have committed a serious credit violation; and
- (h) information relating to the cessation of the provision of products or services by **WHERE4KIDS** to you.
- 7. WHERE4KIDS is authorised by you to provide the information expressed in clause to a credit reporting 6 agency. WHERE4KIDS is further authorised by you to request of or supply to any credit providers approved by you or named in a credit report the information expressed in clause 6, any other information supplied by you to WHERE4KIDS as well as any other information on your credit worthiness, credit history or credit capacity that credit providers are permitted to make available under the Privacy Act.
- 8. WHERE4KIDS is authorised by you to acquire and utilise personal credit information for the objective of considering a submission by you for commercial credit. WHERE4KIDS is further authorised by you to acquire and utilise commercial information about your commercial credit worthiness or commercial history when considering a submission by you for consumer credit.
- 9. **WHERE4KIDS** may decline to provide or to continue to provide products or services as a result of your credit worthiness. You are

permitted to view, rectify and update any credit information about you held by **WHERE4KIDS**.

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