



Powerark Solar Pty Ltd **Privacy Policy**

1 Policy scope and updates

Powerark Solar Pty Ltd ('Powerark', 'we', 'us', 'our') is committed to protecting the privacy of individuals with whom it deals and it handles personal information it collects and holds in accordance with the *Privacy Act 1988* (Cth) (**Privacy Act**) and the Australian Privacy Principles (**APPs**) in the Privacy Act.

This Privacy Policy explains how and for what purpose Powerark collects information about you, who we disclose your personal information to, how you may access and seek correction of the personal information we hold about you, how to complain about a breach of your privacy and how we will deal with your complaint.

We may update this Privacy Policy from time to time if our practices or legal requirements change. The latest version of this Privacy Policy will appear on Powerark's website at www.powerark.com.au

This Policy does not apply to:

- the information contained in Powerark's employee records or to the information handling practices of any other Powerark entities ; and
- the management of credit and related information we collect and handle in providing commercial credit which is set out in our Credit Information Policy which can be found at www.powerark.com.au

2 What types of personal information do we collect and hold?

The types of personal information Powerark collects about you depends on who you are, the nature of our relationship with you and your dealings with us.

Personal information is any information or opinion we collect and hold about an identified individual, or an individual who is reasonably identifiable to us and includes sensitive information about your health, race or ethnic origin, membership of a professional or trade organisation and criminal record. We will only collect sensitive information about you with your consent (which may be express or inferred from your conduct) unless otherwise authorised by law.

Personal information that we collect from you may include:

- your personal and/or professional contact details (such as name and job title, address, email address, phone number, mobile phone number, date of birth);
- your driver's licence number or passport number;
- your Australian Business Number;
- your financial details including bank account and credit card or debit card information;
- your credit related information (see our Credit Information Policy for more information); and
- you photograph if you attend one of our events.

If you apply for a job with us, the personal information we collect about you may include your name, and contact details, employment and professional history, your education history and your references and any other information you provide about yourself in your resume that you submit to us.

3 How do we collect your personal information?

Wherever possible, we will collect your personal information directly from you, such as when you contact us, purchase a product from us, complete a Commercial Credit Application Form, attend one of our events or apply for a job with us. However we may also collect your personal information from other third parties such as credit and related information from a credit reporting body, credit insurance broker, national credit checking agencies and our trade credit insurer (see our Credit Information Policy for more information), for the purposes as detailed in para 6 of this policy.

4 Our use of cookies

Information about each visit to our website will be automatically collected through the use of session cookies, unless cookies are disabled, and by viewing our website you accept the use of cookies. A cookie is a small piece

of data shared between a web server and a user's browser that the website uses to give the server information about a user's identity and website visiting patterns and preferences. We cannot identify you individually through cookies.

The use of these cookies is standard and most websites use them. Most internet browsers are pre-set to accept cookies. If you prefer not to receive cookies, you can adjust your internet browser to refuse cookies or to warn you when cookies are being used. However, if you disable cookies, this may affect the functionality of the website for you

5 Can you choose to remain anonymous or use a pseudonym when dealing with us?

You may elect not to identify yourself or you may use a pseudonym in your dealings with us, except where it is impracticable or would be unlawful for us to deal with you on this basis.

It will not always be possible for Powerark to interact with you anonymously. Given that Powerark is a commercial and/or consumer credit provider, we need to be able to identify the individuals with whom we are dealing when providing that service. It will also not be practicable for us to deal with you on an anonymous basis if you are applying for a position at Powerark.

6 Why do we collect and use your personal information?

Powerark collects personal information to:

- deliver and market our solutions, products and services;
- process payments;
- communicate with and respond to queries, communications or complaints from our customers;
- process applications for commercial credit and manage commercial credit accounts (see our Credit Information Policy for more information);
- deliver and manage our events;
- manage our customer accounts and records;
- verify the identity of individuals who access our services;
- protect and ensure the security of our business, networks and services;
- debtor management
- creditor management
- sales, marketing and business administration;

Direct marketing

We may use or disclose your personal information to send you marketing communications about our products, services and events via email, mobile sms and postal mail. You can opt out of receiving our direct marketing communications at any time by contacting us on the details below. Any direct marketing message we send will also contain a mechanism in the message to enable you to opt out of receiving direct marketing at that time.

7 Who do we disclose your personal information to, including overseas?

Powerark may disclose your personal information (including, in certain limited circumstances your sensitive information) to:

- our third party service providers, agents and contractors who provide financial, legal, administrative or other services in connection with the operation of Powerark's business, including software developers, IT maintenance and cloud service providers and lawyers; and
- national credit checking agencies and our local or overseas trade credit insurer.

Personal information may be disclosed to Powerark's server providers and trade credit insurers, which may be located overseas, including China and the United States of America.

8 How do we hold and keep your personal information secure?

Powerark holds your personal information in hard copy files and on electronic files on its databases and servers. We may combine personal information we receive about you with other information we hold about you. This includes information received from third parties.

Powerark takes all reasonable steps to ensure that the personal information we hold is protected from misuse, interference and loss, and unauthorised access, modification or disclosure through various methods including password and authorisation protection and secure storage.

When your personal information is held or accessed by a third party provider, such as a cloud service provider, we require them to keep it secure and only use or disclose it for the purpose for which it was provided. Powerark does not store information relating to commercial credit applications in the cloud and the cloud service provider therefore does not have access to this information.

Once Powerark no longer requires your personal information for any permitted purpose, it will be securely destroyed and/or permanently de-identified.

Please contact Powerark immediately if you believe that there has been any unauthorised access, modification, interference with or disclosure of your personal information that we may hold.

9 How can you seek access to and correction of your personal information?

You may request access to or correction of your personal information by writing to us or contacting us at any time at the details below. You will not be charged for making such a request.

We will need to verify your identity before we can give you access to or correct your personal information. We will promptly acknowledge receipt of your request, and we will endeavour to respond to your request within a reasonable time.

Powerark may refuse access to some or all of your personal information if required or permitted by law, such as where providing access would have an unreasonable impact upon the privacy of other individuals or would reveal commercially sensitive information. If we do, we will explain in writing why and how to complain if you are not satisfied with our decision.

You may also ask us to correct any of your personal information you believe is inaccurate, incomplete, out-of-date or irrelevant. We will take reasonable steps to correct it unless we disagree with your reasons. If we refuse your request we will explain why in writing and how to complain if you are not satisfied with our decision.

10 How do you make a privacy complaint?

If you believe that Powerark has handled your personal information inconsistently with this Policy or its privacy obligations, you can make a complaint using the contact details below.

We will acknowledge receipt of your complaint promptly and may need to verify your identity and ask you to provide us with further information to enable us to investigate your complaint.

We will investigate your complaint and notify you of our decision and offer any resolution that we consider appropriate within a reasonable time.

If you are not satisfied with our resolution of your complaint, you can contact the Office of the Australian Information Commissioner at:

GPO Box 5218 Sydney NSW 2001
Telephone: 1300 363 992
www.oaic.gov.au

11 How do you contact Powerark Solar Pty Ltd?

If you have any questions or comments about this Privacy Policy or wish to request access to or correction of your personal information or you wish to make a complaint, please contact:

Mr. Gang Hu
Privacy Officer
privacy@powerarksolar.com.au
Phone: 02 9643 2492

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