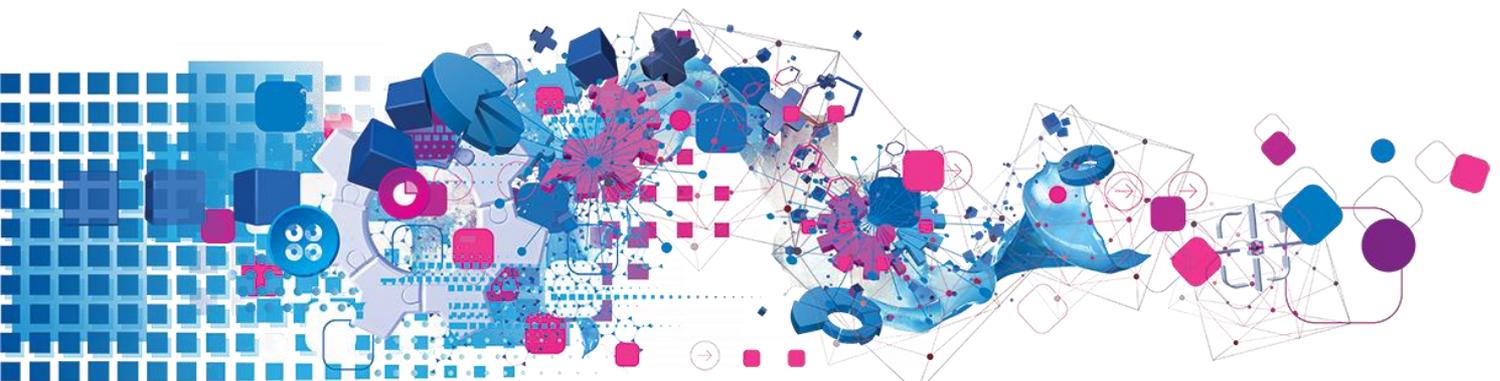




# Experian

Australia Privacy Policy 2017

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# Privacy Policy Statement

## Our Commitment

While information is the foundation for providing you with superior service, protecting the privacy of your personal information is of the highest importance to us. We believe that responsible stewardship of the information entrusted to us is crucial in developing and maintaining the public trust which in turn is essential for our continued success. We are sensitive to your privacy concerns and are committed to letting you know what kind of personal information is being collected and how the information is being used and disclosed. This document outlines how we handle your personal information as well as how cookies and other technologies may be used in our software products.

## Experian Australia

Experian Australia is part of a group of companies, whose parent company is Experian Plc, which is listed on the London Stock Exchange (EXPN). For more information on the Experian group, please visit the group's website at [www.experianplc.com](http://www.experianplc.com). The Experian group are the global leader in providing data, analytics, marketing and credit services to organisations, businesses and consumers to help them manage the risk and reward in making every day commercial and financial decisions. Experian Australia comprises several different companies, including Experian Australia Pty Ltd. (ABN 95 082 851 474), Experian Asia Pacific Pty Ltd. (ABN 65 006 980 696), Experian Australia Holdings Pty Ltd. (ABN 17 124 553 984), which together are referred to as "Experian Australia", "we" or "us" for the purposes of this policy. There is a further member of the Experian Group which operates in Australia, Experian Australia Credit Services Pty Ltd. (ABN 12 150 305 838), but as that company operates a credit reporting business, it is subject to quite specific requirements concerning the collection and use of personal information and operates under a different privacy policy, which can be found here.

This Privacy Policy applies to the collection and use of personal information by Experian Australia, including information collected through the various websites operated by Experian Australia that link to this policy. It does not apply to personal information collected through websites that have their own Privacy Statements.

This Privacy Policy reflects how we manage and disclose your personal information while providing our services as organisations regulated under the Privacy Act. This Privacy Policy has no legal force and it does not create or impose any additional rights under the Privacy Act.

## What kind of personal information do we collect?

The kind of information we collect depends on the purpose for which it is collected. In relation to our employees we may collect name and home contact details such as addresses, phone numbers and email addresses. We may also collect details of their next of kin for emergency contact purposes. We also collect name, telephone and email and other contact details of people we deal with in the course of our business, such as our clients' and suppliers' representatives.

A significant part of our business is in the collection and analysis of data and the development of data products and as part of that we may obtain data which includes personal information such as names, addresses and other contact details.

## How do we collect personal information?

Wherever reasonably possible, we collect personal information from the person to whom it relates. For example, you may provide your name and contact information to us to communicate with you. That is not always possible or appropriate and so we also collect and use personal information from publicly available sources and from third parties. However, we only do so if the individual has consented to such collection or would reasonably expect us to collect their personal information in this way, or if it is necessary for specific purpose such as the investigation of a privacy complaint.

Where we collect personal information from third parties we are careful to seek confirmation from those providing us with the information that it was acquired in accordance with the requirements of the Privacy Act, that they are entitled to provide it to us and that they can authorise us to use it for the purposes for which they are supplying it.

So far as is reasonably possible we are happy to deal with you anonymously or under a pseudonym, if you prefer. Generally, we can provide information about our products and services without requiring you to provide contact details, however you should be aware that if you do elect to remain anonymous or use a pseudonym it may impact on our ability to provide full and detailed information, products, services or assistance to you.

If you do deal with us under a pseudonym, we would of course prefer to know that it is a pseudonym, to avoid collecting inaccurate information. Similarly, if you have provided us with your contact details, and those details subsequently change, we would appreciate your informing us of the change so that we can ensure our records are kept up to date.

## Why do we collect personal information and how do we use it?

We are in the business of providing our customers with analytical, consumer insight, targeting and data quality services to help them improve the marketing of their goods and services, improve their customer service and make more informed decisions. To do so we gather, analyse and process large volumes of information, some of which is personal information, including data sourced from various third party sources and other members of the Experian Group. Experian Australia uses and discloses your personal information to enable the development and provision of our products and services that include the creation of modelled and trend based analysis.

Generally personal information which we collect is only used and disclosed under the following circumstances:

- Your consent has been obtained in relation to the use or disclosure of the information
- It is used for the purpose for which the information was collected or for a related secondary purpose
- We are required or authorised under an Australian law or court/tribunal order

## Who do we disclose personal information to?

We supply a number of products and services which allow access to and use of personal information that we have collected to the extent you have consented to the use of your information to the person who collected it. Where you have provided the relevant consent to Experian or the third party that collected this data allowing us to include or process your personal information in such products or services we provide and we may disclose your personal information to our clients who purchase those products or subscribe to the relevant services. Where we have obtained your personal information for other purposes, such as for use in our internal analysis, or for use in providing analytical services to clients, we may retain and use that personal information, but will not disclose it except as contemplated below.

We may disclose personal information we hold, including information obtained for internal analytical purposes and trend based analysis and modelling to other members of the Experian group and to reputable companies and suppliers (3rd parties) we engage to process data on our behalf. We require that all our suppliers protect such information from unauthorised access, use and disclosure and prohibit them from using the information we disclose for any purpose other than providing services to us.

Disclosures to other members of the Experian group may include Experian companies located overseas including in Singapore, Malaysia, Hong Kong, Europe, the United Kingdom, Costa Rica and the United States of America. We do this so that we can take advantage of the specialist skills of other members of the Experian group in developing our products, processing data and services. The companies we disclose to in these jurisdictions are related companies and are members of, and bound by, safe harbour schemes concerning the use and management of personal information. In circumstances where we disclose personal information we hold to them, we generally retain control of that information for the purposes of those schemes, unless we have obtained your express consent to provide your information to

international recipients. We work towards ensuring that the information we disclose is used only in accordance with this policy and in accordance with the requirement of the Privacy Act.

Under certain circumstances Experian Australia may disclose your personal information if it is required by or under an Australian law or a court / tribunal order or we reasonably believe that the use or disclosure of the information is reasonably necessary for one or more enforcement related activities conducted by, or on behalf of an enforcement body.

## **How secure is your personal information?**

As a global leader in the management of data, the Experian group recognises and acknowledges the importance of keeping the personal information and data that it holds, secure and protected from unauthorised access. To do this, at a minimum, Experian Australia utilises industry standard security, encryption processes and technology and we ensure that access to your personal information is only provided to those employees who need to have access to perform their role. Access is also provided to users and subscribers of the products and services we offer and any law enforcement agency with whom we are required by law to provide your personal information. These standards operate globally across the Experian group and so, if we disclose your personal information to any of our overseas affiliates, the same level of security will apply. To the extent that we disclose any personal information to our clients or partners, we require that they implement appropriate safeguards with regard to the security of that information.

We may be obliged to disclose personal information we hold to law enforcement agencies. In such circumstances the use and security of that information is determined by the rules governing the relevant agency.

To ensure that we maintain the standards we have set for security and that we comply with our obligations in relation to the storage and handling of your personal information Experian Australia requires all of its employees to complete regular training and an annual certification in relation to the handling of personal information and the application of our security policies. We will also regularly review this policy and assess our performance against it to ensure we are meeting and continue to meet our obligations under the Privacy Act.

## **How do we maintain the quality of your personal information?**

It is extremely important to us that the personal information we hold about you is up to date and accurate. The information we receive from the users of our products and services and the data we collect from publicly available sources and 3rd parties are subject to various processes to ensure the information is accurate. Where updated information is available we will incorporate it into our products as soon as practicable. The time it takes to apply updates to products depends on the product itself and the sources of data relevant to it. Whilst some information can be updated almost immediately; others have release cycles as long as three months, so the time taken for a change to become effective may vary considerably.

## How can you access or correct the personal information we hold?

Should you wish to gain access to or correction of your personal information, you may contact us at Experian Australia.

Generally, we are happy to provide details of the information we hold free of charge. However, to the extent permissible under law, we reserve the right to charge a nominal fee commensurate with our costs of extraction and collation of information where significant work is involved. We will require you to adequately identify yourself when requesting a copy of your personal information.

If you would like us to update your information or you believe that any of the information we hold is incorrect, please let us know. Where we have obtained information directly from you, we may occasionally ask you to update your information. Data will not be kept for longer than is necessary and will be removed from our database at your request. If you wish Experian Australia to delete your profile, you may contact us at Experian Australia.

There are certain limited circumstances permitted under the Privacy Act in which we may decline to permit you access to the information we hold, or we may decline to apply a correction to that information which you have requested. In such circumstances, you may require that we note that a request for access or correction has been refused by us.

## How can you complain about our use of personal information?

Where you feel the information we have provided to you may not be accurate or you have a dispute regarding the information we hold, you may contact us at Experian Australia in order for us to investigate the matter further. In general we aim to respond to all complaints promptly and in any event in less than 30 days. We aim to act promptly and reasonably in resolving any complaints. There are some circumstances, for example, where the matter is complex, or the resolution relates to a product with a long update cycle, where we may require additional time to resolve an issue or to implement a correction. Upon conclusion of our investigation if you are not satisfied with the outcome of our investigation, you may escalate the matter to the Office of the Australian Information Commissioner or our external dispute resolution scheme using the details below. Contact details for both parties are as follows:

**Office of the Australian Information Commissioner**  
**GPO Box 5218**  
**SYDNEY NSW 2001 Website: [www.oaic.gov.au](http://www.oaic.gov.au)**  
**Collection and use of information through this website**

This section only covers Experian Australia's web site at [www.experian.com.au](http://www.experian.com.au). Other web sites by Experian Australia and other members of the Experian group are governed by their respective privacy statements.

## Information collected on this website

We collect information from visitors (your visits) to this website through the submission of enquiry forms and every time you e-mail us your enquiry or details. Where that information is personal information, it is collected and handled in accordance with the general Privacy Policy set out above. In addition we log your IP address (this is the technical standard which ensures messages get from one host to another and that the messages are understood) which is automatically recognised by the web server.

## Use of personal information

We process personal information collected via this web site for the purposes of:

- Identifying potential customers or subscribers
- Providing you with the services that you have subscribed to or registered for
- Dealing with your requests and enquiries
- Carrying out customer and marketing research and modelling
- Providing you with information about products and services offered by Experian Australia

We DO NOT sell personal information collected through this site or use your personal information for any other purposes than those stated above.

## Cookies

Cookies may be used by us to provide you with customised information from our web site. A cookie is an element of data that a website can send to your browser, which may then store it on your system. Cookies allow us to understand who has seen which pages and advertisements, to determine how frequently particular pages are visited and to determine the most popular areas of our web site. Cookies may also allow us to make our website more user friendly by, for example, allowing us to save your password so that you do not have to re-enter it every time to visit our web site.

We use cookies so that we can give you a better experience when you return to our web site. Most web browsers automatically accept cookies. You do not have to accept cookies, and you should read the information that came with your browser software to see how you can set up your browser to notify you when you receive a cookie, this will give you the opportunity to decide whether to accept it. If you disable cookies from your browser, you may not be able to access certain features of a particular website.

## Internet-based transfers

Given that the Internet is a global environment, using the Internet to collect and process personal data necessarily involves the transmission of data, sometimes on an international basis. Therefore, by browsing this website and communicating electronically with us, you acknowledge and agree to our processing of personal data in this way.

## Updating information

Where you have provided us with information through this website, you may access and update your data at any time by contacting us.