



TERRACE TOWER GROUP PRIVACY STATEMENT

This Privacy Policy sets out how Terrace Tower Group Pty Limited (ABN 27 002 742 967) and its related entities (**TTG**) collect, hold, use, disclose and otherwise manage Personal Information consistent with the *Privacy Act 1988* (Cth) (**Privacy Act**).

Where TTG collects Personal Information, it will comply with its obligations in the Privacy Act, including only using the Personal Information for the purposes for which it was collected, and TTG will otherwise treat the Personal Information as set out in this Privacy Policy.

Personal Information Collected

Personal Information is defined in section 6 of the Privacy Act and includes information or an opinion about you, or that can identify you.

Sensitive Information is also defined by section 6 of the Privacy Act and includes sensitive Personal Information about you, such as racial or ethnic origin, religious beliefs, political affiliations, sexual preferences and criminal record, as well as health and genetic information about you.

We only collect Personal Information about you that is reasonably necessary for the business purposes described below (see 'Use of Personal Information'). Whenever it is reasonable and practicable to do so, we only collect Personal Information about you directly from you, through lawful and fair means.

Examples of Personal Information that we collect include:

- your name;
- your contact details;
- your personal details (for example, date of birth, gender and drivers licence number);
- your business details;
- your personal preferences, for example:
 - information about you and your family and any characteristics, preferences or requirements that are relevant to the products and services that we may provide to you;
 - any additional information relating to you that you provide to us directly through our website or indirectly through our websites or online presence or

Level 17, 80 William Street, East Sydney NSW 2011 Australia
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otherwise. That information may include information regarding what web pages you access;

- Information you provide us through our representatives or customer surveys from time to time;
- information about the products and services we have provided; and
- financial information about you (including, bank account and credit card details and information relating to your income and credit worthiness).

TTG will not generally collect Sensitive Information about you. However, if TTG does require Sensitive Information about you, it will ask for you to consent to the collection of your Sensitive Information before this information is collected (unless one of the exemptions under the Privacy Act applies).

Use of Personal Information

The Personal Information that we collect is only collected, stored or used or disclosed for the business purpose for which it is collected. The business purposes for which we may use Personal Information collected from you include:

- to provide a product or service that you have requested;
- to maintain a business relationship with you;
- direct marketing;
- other purposes we notify to you at the time of collection; and
- other things related to the business purposes described above which would be reasonably expect by you.

We will not use any Personal Information for any other purpose without your consent or unless we are authorised to do so by law.

We and TTG's related bodies corporate may use your Personal Information for the purpose of sending you information, including direct marketing, where this would be reasonably expected by you. If at any time you no longer wish to receive such information from TTG or its related bodies corporate you can opt out by contacting our Privacy Officer using the details set out at the end of this Privacy Policy or by opting out directly at the following link: privacyofficer@ttgroup.co

We do not sell your Personal Information to any organisations for the purpose of allowing such organisations to send you marketing or other information.

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Disclosure of Personal Information

TTG may need to disclose your Personal Information to third parties to enable us to conduct our business and provide our services.

Third parties that TTG may disclose your Personal Information to include:

- related bodies corporate of TTG, including to enable us to provide you with a product or service;
- service providers and business associates, in order to enable them to provide services and financing in connection with the business purposes described above (see 'Use of Personal Information'). When we contract with these organisations we take reasonable steps to ensure that the organisations protect your Personal Information from misuse, interference and loss, as well as from unauthorised access, modification or disclosure.
- people authorised to act on behalf of you, where the you request that we disclose your Personal Information to that authorised person; and
- law enforcement agencies, government agencies, regulators, courts or external advisers, in relation to compliance or law enforcement matters.

Cross-border disclosure of Personal Information

We do not disclose your Personal Information to recipients located outside the borders of Australia.

Security

We use security techniques and processes to take reasonable steps to protect your Personal Information from misuse, interference and loss, as well as unauthorised access, modification and disclosure. Only employees and contractors of TTG and those who perform services on our behalf for the business purposes described above (see 'Use of Personal Information') and who are authorised to handle Personal Information, will have access to your Personal Information.

TTG reviews its security arrangements for storing Personal information regularly and implements improvements when necessary.



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Australian Privacy Principles

When we handle personal information about you, we are bound by the Privacy Act and the Australian Privacy Principles. In some circumstances, the handling of records relating to our current or former employees is exempt from the Australian Privacy Principles.

Right of access to your information

Under the Privacy Act, you have the right to access your Personal Information held by us, subject to some exceptions. For example, we may not be capable of providing you with access to your Personal Information where giving access would have an unreasonable impact on the privacy of other individuals.

We will take reasonable steps to ensure that the Personal Information about you that we collect, hold, use or disclose is up-to-date, accurate and complete.

If your Personal Information held by us is inaccurate, out-of-date, incomplete, irrelevant or misleading, then you have the right to request that TTG take reasonable steps to correct it. We will respond to your request for access or correction to your Personal Information within a reasonable period after your request is made. Where it is reasonable and practicable to do so, we will provide access to the Personal Information held by us in the manner requested by you.

If we are unable to agree that your Personal Information is inaccurate, out-of-date, incomplete, irrelevant or misleading, you may ask us to place with the Personal Information that you believe is inaccurate, out-of-date, incomplete, irrelevant or misleading a statement by you claiming that the particular Personal Information is inaccurate, out-of-date, incomplete, irrelevant or misleading.

If you wish to exercise your rights of access and correction of your Personal Information held by us, please contact our Privacy Officer, whose details appear at the end of this Privacy Policy.

Changes to our Privacy Policy

This Privacy Policy relates to our current privacy standards. We may vary our Privacy Policy from time to time. TTG will update the Privacy Policy on this website as soon as practicable following any such variation.

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Cookies

A cookie is a small text file that a website may write to your hard drive when you visit TTG's website. A cookie file can contain information, such as a user ID, that the website uses to track the pages you have visited. The only Personal Information a cookie can contain is information that you personally supply. A cookie cannot read data on your hard disk or read cookie files created by other websites.

TTG's websites may use cookies to track user traffic patterns and to better serve you when you revisit the website. You can set your browser to notify you when you receive a cookie, providing you with the opportunity to either accept or reject it. You can also refuse all cookies by turning them off in your browser.

Links on TTG's website

TTG's website may, from time to time, contain links to the websites of other organisations which may be of interest to you. When you visit a linked website, the organisation responsible for that website is responsible for complying with the Privacy Act in relation to Personal Information that it collects from you and the privacy statement on that website will apply to the collection, storage, use and disclosure of any of your Personal Information that is collected by them.

Contact us about privacy

If you:

- want to access, update or correct your Personal Information;
- want more information concerning how we handle Personal Information or any privacy issues; or
- have a complaint in relation to privacy, you should contact our Privacy Officer:

Attention: Privacy Officer
Terrace Tower Group
PO Box 109
Double Bay NSW 1360

Telephone: 02 9332 2744

Email: privacyofficer@ttgroup.co

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If you are unhappy with TTG's handling of your complaint or you do not agree with the resolution proposed by TTG's Privacy Officer, you may make a complaint to the Office of the Australian Information Commissioner (**OAIC**) by contacting the OAIC using the methods listed on their website (<http://www.oaic.gov.au/about-us/contact-us-page>). Alternatively, you may request that we pass on the details of your complaint to the OAIC directly.

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