

BOB & PETE'S 100% YUM ~ PRIVACY POLICY

We're committed to protecting your right to privacy

At Bob & Pete's 100% Yum Pty Limited we believe an individual's right to keep their personal information private is very important. We are committed to protecting and maintaining the privacy, accuracy and security of your personal and financial information. That's why we've developed our Privacy Policy, to explain our commitment to you.

This privacy policy outlines to you all the ways in which Bob & Pete's 100% Yum Pty Limited aims to protect the personal information we hold about you, for what purposes, how it is collected, held, used and disclosed. Personal information is any information, including an opinion that can be used to identify an individual or can be linked to an individual.

How we collect your information and what sort of information we collect

We will only collect personal information relevant to our business relationship with you. There is some personal information, which is necessary for us to collect to be able to provide you with a specific product and service. If you do not provide this personal information we may not be able to provide you with the product or service you have requested.

Depending upon the products or service you have requested, some examples of the type of information we collect are your name, address, contact details, debit and credit history and information about your use of our products and services.

If it is reasonable and practicable to do so, we collect personal information directly from you. How we collect your information will depend upon how you interact with us. We may collect it through application forms; telephone and internet contact and in person through your visits to your premises.

There are occasions where we may need to collect personal information from other parties with or without your direct involvement. Depending upon the product or service you have requested, some examples of the persons or organizations from which we may collect personal information include:

- Publicly available sources of information (such as telephone directories);
- Your representative (such as an accountant);

- Credit reporting agencies, and
- Government agencies (such as the Australian Securities and Investments Commission ASIC).

The collection of sensitive personal information is restricted by the provisions of the Privacy Act. This means we will not collect any sensitive information, such as personal information relating to your religious views, ethnicity, political opinion, criminal record, health personal information or sexual preference, unless this is necessary to provide you with a specific product or service and you have consented to that collection.

We collect statistical information on website activity, such as the number of users who visit our site, the date and time of visits, the number of pages viewed and how users navigate through the site.

How we use your information

When we collect personal information from you, we will inform you of the purposes for which it is collected. Primarily, this will be to provide you with the product or service you have requested and the administration of that product or service.

We may also use your personal information to:

- Inform you about other products and services offered by Bob & Pete's 100% Yum Pty Limited. However, you can notify us at any time if you do not wish to receive this information;
- Carry out our business which includes performing our internal administration, risk management, record keeping, archiving, systems development and testing and staff training;
- Develop new products and services;
- Undertake planning, research and statistical analysis;
- Assist you in your queries;
- Prevent fraud and crime in relations to your accounts; and
- Fulfil our legal requirements (for example, disclosure to law enforcement agencies or the courts).

Disclosing your personal information

We may need to disclose your personal information to another person or organisation. However, we

will only disclose your personal information where we are allowed to or obligated to do so by law or where we have your express or implied consent.

You give express consent when you clearly and unmistakably state so in writing or when speaking to us.

Where we disclose your personal information to organizations that perform specific essential services for us, for example mailing or credit checks, we limit this disclosure to the information they need to perform the service. Importantly, we bind these companies through contractual arrangements to the same standard of care as we uphold ourselves. They are only given the right to use the personal information for the specific service or function that they are performing and cannot legally provide or use this information for any other purpose.

Depending upon the products or service you have requested, we may exchange information about you with, for example:

- Credit reporting agencies
- Debt collecting agencies
- Payment systems operators
- Regulatory bodies, government agencies and law enforcement bodies
- Your executor, administrator, trustee, guardian or attorney

Marketing our products to you

We maintain your personal information by taking reasonable steps to make sure that the personal information collected, used and disclosed is accurate, complete and up-to-date.

So that we can maintain the accuracy of your personal information at all times, we ask that you notify us immediately when you change your contact details such as your telephone and fax number, address and e-mail address (if applicable).

Your personal information is secure

We will take reasonable steps and up-to-date techniques and processes, which meet current industry standards, to protect your personal information from misuse, loss and unauthorized access, modification and disclosure.

Only employees of Bob & Pete's 100% Yum Pty Limited are authorised to handle or have access to your personal information. All Bob & Pete's 100% Yum Pty Limited employees are bound both by the Bob & Pete's 100% Yum Pty Limited Code of Conduct and by confidentiality clauses in their

employment agreements.

Paper documents are protected from unauthorised access or use through the various security systems that we have over our physical premises. We also maintain up-to-date computer and network security systems with appropriate firewalls, encryption technology and passwords to protect electronic copies of personal information.

When we seek personal information from you and discuss your personal financial affairs, we will minimise the opportunity for other people to overhear our discussion.

We will take reasonable steps to destroy personal information in a secure manner or remove identifying features from it, if it is no longer required by us. This is subject to any legal obligations we have to retain information for a certain period of time.

If you would like more information, or would like to access the personal information we hold about you, you may do so by contacting us (contact details are provided under the section/ heading “Contact us”).