

## CAPRICORN PRIVACY POLICY

We are bound by the Australian Privacy Principles of the *Privacy Act 1988 (Cth)* and the New Zealand Privacy Principles of the *Privacy Act 1993 (NZ)*.

We are committed to protecting your personal information in accordance with these Privacy Principles and will only use or disclose personal information we hold about you in accordance with this Privacy Policy or as otherwise notified to you. Capricorn believes that respect for your privacy forms part of the ongoing trust Capricorn wishes to develop with you.

“Personal information” is information about an individual who is either identified in the information or whose identity can be ascertained from the information.

This Privacy Policy applies to personal information that we collect from you. It also applies to personal information that we collect about you from third parties, including credit information received through the credit reporting system. Specific information about our credit reporting policy is included in this Privacy Policy under the heading “Credit Reporting”.

We can provide you with this Privacy Policy in an alternative form if you wish – such as a printed version.

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## Who does this Privacy Policy apply to?

This Privacy Policy applies to Capricorn Society Limited (ACN 008 347 313) and all of its subsidiaries (referred to in this Privacy Policy as “**we**” or “**us**”) not including Capricorn Mutual Ltd (ACN 104 601 194). The Privacy Policy of Capricorn Mutual Limited (ACN 104 601 194) is available at the Capricorn Mutual Limited website ([www.capricornmutual.com](http://www.capricornmutual.com)).

It applies to **all** of our business operations and the products and services we provide including:

- Trade credit accounts provided by Capricorn Society Limited;
- Shares issued by Capricorn Society Limited;
- Extended finance provided by Capricorn Society Limited including Capezifinance® and Premium Funding;
- Finance broking services provided by Capricorn Society Financial Services Pty Ltd (ACN 129 134 667);
- Insurance broking and risk services provided by Capricorn Insurance Services Pty Ltd (ACN 154 801 377 and AFSL 435197);
- Marketing services provided by Capricorn Society Limited including through Purple Pages® and Ignition®;
- Events including Dinners and Displays and BBQ’s provided by Capricorn Society Ltd; and
- Capricorn Convention and other Travel services provided by Capricorn Travel Australia Pty Ltd (ACN 008 926 645).

By providing Capricorn or any of its subsidiaries described herein with personal information you consent to any and all members of such Capricorn Group using the information for the purposes set out or as permitted in this Policy or as otherwise authorised.

## What personal information do we collect and from where?

We collect your personal information so that we can perform various functions and activities – especially the provision of the products and services that you request from us.

We also collect your personal information where the law requires us to do so.

If you do not provide us with the personal information we request, we may not be able to:

- Provide you with the products and services that you request from us;
- Manage and administer our relationship with you;
- Let you know about other products or services or benefits associated with being one of our members or customers that may be of interest to you; and
- Verify your identity and protect against fraud.

### ***Collecting information from you***

We collect most personal information directly from you when you apply for one or more of our products and services or use those products and services. For example, you provide us with personal information when you complete an application for a trade credit account, register for an event, request that we broker insurance on your behalf, deal with us over the phone or use our website. We may collect and hold information from you (which will be dependent on you deal with other than Capricorn itself) such as your:

- Name, personal and business contact details including addresses, phone numbers, and email addresses and gender,
- Tax file number ("TFN") and GST number;"");
- Date of birth;
- Financial details relating to you personally and any business you own or are involved in;
- Credit history with us and with third parties including nominated trade referees and details of your trading history with them and our preferred suppliers;
- Reports from credit reporting agencies concerning your creditworthiness or credit history;
- Transaction and correspondence history with us;
- Number of shares held in Capricorn;
- Bank account and credit card details;
- Driver's licence;
- passport details including visa information, health issues relevant to your travel requirements, travel preferences and frequent flyer information;
- Insurance details; and
- details required by third party financiers if you have engaged Capricorn Society Financial Services Pty Ltd to broker a loan on your behalf including name, address, date of birth, gender, marital status, occupation, account details, contact details (including telephone, facsimile and e-mail) and financial information.

### ***Collecting publicly available information***

We may also collect information about you that is publicly available, including information from:

- Phone directories and trade directories;
- Websites; and
- Public registers such the company register, business names register and the personal property securities register in Australia and New Zealand.

### ***Collecting information from third parties***

We may also collect information about you from third parties. For example, we may collect information from:

- Credit reporting bodies if we request a commercial or consumer credit report about your credit history (see the "Credit Reporting" for more information about our credit reporting policy);
- Our preferred suppliers including as you transact with them through your trade credit account;
- Other credit providers or suppliers if you put them forward as a trade reference;
- Our related companies so we can better manage your relationship with us as a whole; and
- Marketing companies, event organisers, mail houses and other services providers if we use them to assist us in providing our products and services.

### ***Collecting information through our websites***

When you visit our websites (including [www.capricorn.coop](http://www.capricorn.coop), [www.capricorn-travel.com.au](http://www.capricorn-travel.com.au) and [www.capricorninsurance.com.au](http://www.capricorninsurance.com.au)), we may use a "cookie" which is a small data file that is placed on your computer of a website user (usually in the browser software folder). Cookies are generally used only to facilitate your access to secure areas of our websites. We may also derive general information from cookies such as statistics relating to the number of visitors to our websites or how our websites are used.

You can set your internet browser to refuse cookies however this may mean that you are not able to take full advantage of the services and information offered through our websites.

We will handle any personal information that is collected through the use of our websites in accordance with this Privacy Policy.

We cannot guarantee that information sent over the internet is secure.

### ***Collecting sensitive information***

Sensitive information is information about a person's racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association or trade union, sexual preferences or practices, criminal record, health information, genetic or biometric information.

We will not collect, use or disclose sensitive information about you unless:

- we are legally required to do so; or
- we need that information for one of our functions or activities and we have your consent.

We may, for example, collect the following types of sensitive information about you:

- health information if Capricorn Insurance Services Pty in the provision of insurance broking services to you is assisting to arrange Workers Compensation Insurance or assisting you with a claim you have made that involves a personal injury;
- Health information if Capricorn Travel Australia Pty Ltd is making travel arrangements on your behalf; or
- information about your membership of professional and trade associations to assist us represent the interest of its members at an industry level when dealing with government or industry bodies.

### ***Collecting information required by law***

We may collect information from you because we are required or authorised to do so under law. We will tell you when collection is required or authorised by law.

For example, before we can provide you with a trade credit account or any extended lending product we are required under anti-money laundering and counter terrorism financing law to collect certain personal information from you such as your driver's licence or passport to verify your identity.

### ***Unsolicited Information***

Sometimes we may receive unsolicited personal information about you. If so, we will check whether or not that the information is reasonably necessary for our functions or activities and we could have collected it from you if we had solicited the information. If it is, we'll handle this information the same way we do with other information we seek from you. If not, and it is lawful and reasonable to do so, we'll ensure we do the right thing and destroy or de-identify it.

### ***Collecting Information Prospectively***

We may also collect personal information from you or from third parties prospectively, having identified you as a person that may wish to use our products or services in the future.

### ***Collecting information from Prospective Employees***

When you are dealing with Capricorn as a prospective employee, Capricorn generally collects and uses personal information about you in order to process and evaluate your application for employment, including identification information and your employment history.

Unsuccessful application forms may be kept on file up to six months to allow those candidates future opportunities.

## Consents and notifications

### ***Your consent is important***

We may need your consent to use or disclose your personal information in certain circumstances including where we want to use your personal information for a purpose that is not related to the purpose for which we collected it in the first place.

### ***Notifying you of information received***

When we receive personal information from you directly, we'll take reasonable steps to notify you of:

- Why we collected your information including providing you with our contact details,
- How we collected your information (if not from you);
- Who we may disclose it to;
- How we may use it;
- Whether the collection is required or authorised by law such as our obligation to verify your identity as part of anti-money laundering obligations;
- How you can access it, seek correction of it or make a complaint and how we will deal any complaint;
- Whether we will disclosure information to overseas recipients; and
- The main consequences if your personal information is not collected.

Sometimes we collect your personal information from third parties and you may not be aware that we have done so. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

## Using your personal information

### ***How will we use your personal information?***

We may collect, use and disclose personal information we collect about you for a number of purposes, including:

- To enable us to consider your application for a product or service;
- To allow us to provide you with our products and services;
- To allow us to manage our relationship with you, including communicating with you about benefits, events or products and services that you may be receiving or may be entitled to receive;
- To allow us to manage our arrangements with our preferred suppliers or other third parties that may be involved in the provision of products or services to you and also to allow these same preferred suppliers and third parties to manage their arrangements with you;

- To allow us to help a third party provide to you or manage a product or service when we are involved in broking or facilitating the provision of that product or service (for example, insurance brokered through Capricorn Insurance Services Pty Ltd or finance brokered through Capricorn Society Financial Services Pty Ltd) or where your access to that third party product or service is based on your relationship with us (for example; protections available from Capricorn Mutual Limited);
- To allow us to include your business details in the iNeedAService Pty Ltd (ACN 140 447 338) ("INAS") website and in the INAS web search engine CLANG;
- To assist in the management of arrangements with third parties where we have outsourced functions to them that are relevant to the provision of our products or services to you;
- To assist in our general management and administration including for example; rendering of accounts, risk management, strategic development, systems development, credit management, debt collection, staff training and research;
- To deal with any enquiries, complaints or concerns that you may raise with or against us and to manage any legal action that may arise between you and us;
- To prevent or investigate any actual or suspected fraud, illegal act or misconduct;
- To comply with any relevant laws, regulations, codes of practice or payment system requirements; and
- Any other purpose that you consent to.

You also permit Capricorn to disclose your personal information if by your disclosure (including by your agent, servant or delegate) to a mass media organisation or other person, your personal information has ceased to be confidential.

### ***What do we do with government-related identifiers?***

In certain circumstances we may be required to collect government-related identifiers such as your tax file number. We will not use or disclose this information unless we are authorised by law.

For example, we collect TFNs to complete Australian Investment Income Returns and, if applicable, calculate withholding tax on dividends paid. If you don't provide this information we may not be able to provide income information to the Australian Tax Office and may be required to deduct withholding tax from any dividends paid at the highest rate.

### **Disclosing your personal information**

Consistent with the uses of your personal information described above, we may disclose personal information about you to:

- Our related companies, and our employees, officers, assignees, contractors, service providers, mail-houses and external advisers;
- Our preferred suppliers, in particular information relating to:
  - the status of your trade credit account (including if it is placed on stop credit) or any other product or service you may receive from us;
  - transactions conducted using your trade credit account;

- your business contact and transactions details so that they may direct market to you; and
- any disputes you may have with the preferred supplier or us relating to the preferred supplier;
- third party providers of industry publications, such as the Australian Automotive Aftermarket Association;
- Organisations which verify identities;
- Credit reporting bodies;
- Your agents, advisers, referees, executor, administrator, trustee, the beneficiary of any trust of which you are a trustee, your guardian or attorney;
- Your current and prospective co-borrowers, guarantors, co-guarantors, covenantors and co-covenantors;
- Law enforcement bodies, regulatory bodies and government bodies;
- Payment system operators;
- Your current and prospective insurers and risk services providers and their authorised agents or reinsurers, in particular where you have requested services from Capricorn Insurance Services Pty Limited or are also a member of Capricorn Mutual Limited;
- Your current and prospective financiers, in particular where you have requested broking services from Capricorn Society Financial Services Pty Ltd;
- Capricorn Mutual Ltd and their corporate representative Capricorn Mutual Management Pty Ltd for the purposes of obtaining and dealing with your Capricorn Mutual Ltd membership and protections;
- Airlines and other travel service providers, in particular where you have requested travel agency services from Capricorn Travel Australia Pty Ltd; and
- Any other party that you consent to.

### ***Marketing and your privacy***

The Capricorn business model focuses on people and organisations working together for the mutual benefit of all parties involved. As part of our services to you, we may use or share your personal information so that products, services or benefits that we think you may be interested in learning about can be identified and direct marketed to you.

We, or our preferred suppliers or other third parties that we have a relationship with, may contact you from time-to-time about new or existing products or services that we or they offer.

We consider that direct marketing to you by us, our preferred suppliers and other third parties with which we have a relationship forms an integral part of delivering services to you and is directly related to the primary purpose for which we originally collected your personal information. Without such a service, the communication between you, us and our preferred suppliers and other third parties which we have a relationship with would be substantially reduced and you would be unlikely to receive the benefits and returns you expect from being one of our members or customers.

We will provide your personal information to preferred suppliers or other third parties for the purposes of that preferred supplier or third party directly marketing their products or services directly to you.



You can let us know at any time if you no longer wish to receive marketing materials from us (see "Contact Us"). Also you can let any preferred supplier or third party know at any time if you no longer want to receive marketing materials from them.

Our direct marketing publications all include details on how you can opt -out of receiving such communication in the future.

### ***Overseas Disclosures***

We are not likely to, but may, share personal information with any overseas person or organisation including in the following situations:

- We may provide information to employees based in other countries in which we carry out business when that information is required for operational purposes (we currently operate in Australia and New Zealand);
- Capricorn Insurance Services Pty Limited may provide information to overseas based insurers, agents and reinsurers connected with insurance policies you may have or may be applying for who in turn will provide you with more information about how they deal with personal information;
- Capricorn Travel Australia Pty Ltd may provide personal information to overseas based travel service providers such as airlines, hotels and tour operators in connection with travel services being arranged on your behalf. Dependent on the travel services you've requested, those travel service providers could be located anywhere in the world including in countries where the privacy laws differ substantially from Australia. Capricorn Travel Australia Pty cannot control the activities of these travel service providers. If you engage with Capricorn Travel Australia Pty Ltd you consent to your personal information being provided to travel service providers without Capricorn Travel Australia Pty Limited needing to take reasonable steps to ensure that the Privacy Act will be complied with and in circumstances where the recipient may not be accountable under the Privacy Act and you may not be able to seek redress under the Privacy Act;
- When you consent to the disclosure; or
- When obtaining your consent is not practicable and we consider that the disclosure is for your benefit and that you would have consented to the disclosure.

We will not share any of your credit information with a credit reporting body, unless it has a business operation in the country in which you reside. We are not likely to share credit eligibility information (that is, credit information we obtain about you from a credit reporting body or that we derive from that information) with organisations unless they have business operations in the country in which you reside.

## **Credit Reporting**

### ***Collecting Credit Information***

We participate in the credit reporting system

We may obtain a credit report about you from a credit reporting body if you:

- Apply for credit with us (for example; through a trade credit account or extended finance through a Capezifinance® product);
- Put yourself forward as a covenantor or guarantor for another person applying for credit or receiving credit from us; or
- Currently receive credit from us or are currently a covenantor or guarantor for another person that currently receives credit from us.

To request a credit report we will disclose to a credit reporting body information that identifies you (such as your name, address, date of birth and driver's licence number) and also relates to the credit that you are applying for or seeking to covenant or guarantee.

Credit reports contain information about your credit worthiness and credit history with other credit providers. This information may include information about your previous and current credit applications, credit facilities, credit repayment history and any payment defaults.

We will often combine information contained in credit reports with information that we already hold about you or that has been obtained from other sources (for example, trade references from existing suppliers or any past or current relationship you have had with us).

### ***Using Credit Information***

We will use this information to:

- Assess any application you make for credit;
- Assess you suitability as a guarantor;
- To assist in our general management and administration including for example; risk management, strategic development, systems development, credit management, debt collection, staff training and research;
- Comply with any relevant laws, regulations, codes of practice and payment system requirements.

### ***Disclosing Credit Information to credit reporting bodies***

As a participant in the credit reporting system we may disclose information about your credit history with us to credit reporting bodies including the following:

- That you receive credit from us;
- The type and amount of credit that you receive;
- The terms and conditions of your credit;
- Your payment history;
- Any default or failure to make payment; and
- Any behaviour that is considered by us to be seriously adverse, such as fraud or evasion of repayment obligations.

When we give your information to a credit reporting body, it may then be included in credit reports that the credit reporting body then gives to other credit providers. Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments. That sort of information may affect your ability to get credit from other credit providers.

We may disclose information to the following credit reporting bodies:

### **Dun and Bradstreet**

	<b>Australia</b>	<b>New Zealand</b>
<b>Phone:</b>	1300 734 806	0800 362 222
<b>Email:</b>	<a href="mailto:PACAUstral@dnb.com.au">PACAUstral@dnb.com.au</a>	<a href="mailto:pacnz@dnb.co.nz">pacnz@dnb.co.nz</a>
<b>Website</b>	<a href="http://www.checkyourcredit.com.au">www.checkyourcredit.com.au</a>	<a href="http://www.checkyourcredit.com.au">www.checkyourcredit.com.au</a>

### **Veda**

	<b>Australia</b>	<b>New Zealand</b>
<b>Phone:</b>	1300 762 207	0800 692 733
<b>Email:</b>	<a href="mailto:Membership.query@veda.com.au">Membership.query@veda.com.au</a>	<a href="mailto:publicaccess.nz@veda.co.nz">publicaccess.nz@veda.co.nz</a>
<b>Website</b>	<a href="http://www.mycreditfile.com.au">www.mycreditfile.com.au</a>	<a href="http://www.mycreditfile.co.nz">www.mycreditfile.co.nz</a>

Credit reporting bodies are required to have a policy explaining how they manage your personal information. You can contact these credit reporting bodies for more information about their policy or information about you that they may hold.

We will not disclose credit information or credit eligibility information to entities that do not have an Australian link.

### ***Contact credit reporting bodies if you think you have been the victim of a fraud***

You are entitled to request that a credit reporting body not use or disclose credit reporting information they hold about you in circumstances where you reasonably believe that you have been or are likely to be a victim of fraud, including identity-related fraud. The period while this applies is called a "ban period". You can make such a request to any of the credit reporting bodies listed above.

### ***Pre-screening assessments by credit reporting bodies***

We will not use any information that we receive from credit reporting bodies for marketing purposes. However, for some products or services we may ask a credit reporting body to use credit information they hold to identify individuals that may be eligible for a product or service and to send those individuals information about that product or service on our behalf. This is known as "pre-screening assessments". If you are such an eligible person you may receive this type of information. You have the right to contact credit reporting bodies to say that you don't want your information used in pre-screening assessments. If you do this, the credit reporting body must not use your information for the purpose of pre-screening assessments.

### ***Managing your credit information***

We manage credit information about you in the same way that we manage all other personal information. See "Taking care of your personal information", "Accessing your

Personal and Credit Information” and “Resolving your privacy issues” for more information.

## **Taking care of your Personal Information**

### ***How do we take care of your personal information?***

We store information in different ways, including in paper and electronic form. The security of your personal information is important to us and we take reasonable steps to protect it from misuse, interference and loss, and from unauthorised access, modification or disclosure. Some of the ways we do this are:

- Physical security of business premises;
- Confidentiality requirements of our employees;
- Record management policies;
- Security measures for access to our systems;
- Only giving access to personal information to a person who reasonably requires access to it in order to perform their duties;
- Control of access to our buildings; and
- Electronic security systems, such as firewalls and data encryption on our websites.

We can store personal information physically or electronically with third party data storage providers. Where we do this, we use contractual arrangements to ensure those providers take appropriate measures to protect that information and restrict the uses of it.

### ***What happens when we no longer need your information?***

We'll only keep your information for as long as we require it for the purposes that it was collected for. We're also required to keep some of your information for certain periods of time under law. When we no longer require your information, we'll ensure that your information is destroyed or de-identified.

We will retain information and use it to ensure that we identify persons who have, in the past, failed to meet their repayment obligations to Capricorn, either directly or through their association with a business.

## **Accessing your Personal and Credit Information**

### ***How do you access your personal information?***

Upon request we will give you access to your personal information in a reasonable period of time unless there are certain legal reasons for why we can't.

We will give you access to your information in the form you want it where it's reasonable and practical to do so. We may charge you for our reasonable expenses relating to giving you access, but we'll always notify of any expenses first.

In certain circumstances we are not able to give you access to your personal information. For example this may include when:

- We reasonably believe that giving access would pose a serious threat to the life, health or safety of any individual, or to public health or public safety; or
- The access would have an unreasonable impact upon the privacy of other individuals; or
- The request for access is frivolous or vexatious; or
- The access would be unlawful or would prejudice any legal investigations

If we can't provide your information in the way you've requested, we will tell you why in writing and attempt to find an alternative way in which to satisfy your request. If you are not happy with the way we have dealt with your request you can complain. See "Resolving Your Privacy Issues".

### ***How do you access your credit information?***

Where you request access to credit information about you that we've got from credit reporting bodies (or based on that information), you have the following additional rights.

We must:

- Provide you access to the information within 30 days (unless unusual circumstances apply);
- Make the information clear and accessible; and
- Ask you to check with credit reporting bodies what information they hold about you.

This is to ensure it is accurate and up-to-date.

We are not required to give you access to this information if it would:

- Be unlawful; or
- Harm the activities of an enforcement body (e.g. the police).

We may also restrict what we give you if it would harm the confidentiality of our commercial information.

If we refuse to give access to any credit eligibility information, we will tell you why in writing.

If you have concerns, you can complain. See "Resolving your Privacy Issues".

## **Correcting your personal information**

### ***How do you correct your personal information?***

We take reasonable steps to make sure that the personal information we collect, uses or discloses is accurate, complete and up-to-date. We also take reasonable steps to ensure

that personal information it holds is relevant having regard to the purpose for which it was collected.

Contact us if you think there is something wrong with the information we hold about you and we'll try to correct it if it's inaccurate, out of date, incomplete, irrelevant or misleading.

If you are worried that we have given incorrect information to others, you can ask us to tell them about the correction. We'll try and help where we can - if we can't, then we'll let you know in writing.

### ***What additional things do we have to do to correct your credit information?***

Whether we made the mistake or someone else made it, we are required to help you ask for the information to be corrected. So we can do this, we might need to talk to others. However, the most efficient way for you to make a correction request is to send it to the organisation which made the mistake.

If we're able to correct the information, we'll let you know within a reasonable period of deciding to do this. We'll also let the relevant third parties know as well as any others you tell us about. If there are any instances where we can't do this, then we'll let you know in writing.

If we're unable to correct your information, we'll explain why in writing within a reasonable period of making this decision.

If you have concerns about the way we have handled a request to correct information you can complain. See "Resolving your Privacy Issues" for more information.

### ***Time frame for correcting information***

If we agree to correct your information, we'll do so within 30 days from when you asked us, or a longer period that has been agreed by you.

If we can't make corrections within a 30 day time frame or the agreed time frame, we will:

- Let you know about the delay, the reasons for it and when we expect to resolve the matter;
- Ask you to agree in writing to give us more time; and
- Let you know you can complain to the Office of the Australian Information Commissioner.

## **Resolving your privacy issues**

### ***How do you make a complaint?***

If you believe that there has been a breach of privacy or you do not agree with a decision we have made about your access to or correction of personal information, you can make a complaint to us through our Privacy Officer on the details below under the

heading "Contact Us" and we will endeavour to resolve it by following our internal complaint resolution process.

If your complaint relates to how we handled an access or correction request then you may take your complaint directly to the Office of the Australian Information Commissioner. You are not required to let us try to fix it first, although we would welcome you giving us the opportunity to try and do so.

If your complaint is about other things in relation to your personal information, we will let you know how we will deal with it within 7 days.

If we can't fix things within 30 days, we'll let you know why and how long we think it will take. We will also ask you for an extension of time to fix the matter.

We'll let you know about our decision within 30 days or any longer agreed time frame.

If you have any concerns, you may complain to the Office of the Australian Information Commissioner or New Zealand Privacy Commissioner as applicable.

If your complaint relates more generally to a product or service provided by Capricorn Insurance Services Pty Ltd or Capricorn Society Financial Services Pty Ltd then it may be more appropriate to raise that complaint under the separate Complaints and Dispute Handling Process that each of those companies has. An External Dispute Resolution Scheme can be accessed as part of these processes. For further details, including a copy of the relevant Complaints and Dispute Handling Process, please contact Capricorn as per the contact details provided below.

### ***Need more help?***

For further information about privacy issues in Australia and protecting your privacy, you may visit the Office of the Australian Information Commissioner website at <http://www.oaic.gov.au/privacy>.

For further information about privacy issues in New Zealand and protecting your privacy, you may visit the Privacy Commissioner's website at <http://www.privacy.org.nz>.

If you still feel your privacy issue hasn't been resolved to your satisfaction, then you can raise your concern with the Office of the Australian Information Commissioner or New Zealand Privacy Commissioner as applicable.

## **The Office of the Australian Information Commissioner**

Phone: 1300 363 992  
Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)  
Website: [www.oaic.gov.au](http://www.oaic.gov.au)  
Mail: GPO Box 5218  
Sydney NSW 2001

or

GPO Box 2999  
Canberra ACT 2601

## **The Office of the New Zealand Privacy Commissioner**

Phone: 0800 803 909  
Email: [enquires@privacy.org.nz](mailto:enquires@privacy.org.nz)  
Website: [www.privacy.org.nz](http://www.privacy.org.nz)  
Mail: PO Box 10-094  
The Terrace  
Wellington 6143.

## **Contact us**

We care about your privacy and we always welcome your feedback. Please contact us if you have any questions or comments about the way we handle personal information.

Phone: 1800 005 311 (Australia)  
0800 401 444 (New Zealand)  
Email: [privacy@capricorn.coop](mailto:privacy@capricorn.coop)  
Mail: The Privacy Officer  
Capricorn Society Limited  
Locked Bag 436  
Victoria Park WA 6979  
Australia

## **Dealing with us anonymously**

If you have general enquiry type questions, you can choose to do this anonymously or by using a pseudonym. We may also offer anonymity in respect of surveys and questionnaires. However generally, we won't be able to deal with you anonymously or where you are using a pseudonym if:

- it is impracticable for us to do so; or
- we are required or authorised by law or a court/tribunal order to deal with you personally.



It is impractical for us to offer anonymity or pseudonymity to individuals in relation to our main business activities, including the provision of trade credit accounts. In particular, to comply with anti-money laundering and counter terrorism financing law we cannot provide credit to anyone unless we have identified them.

### **Changes to this Privacy Policy**

This Privacy Policy may change at any time. We will let you know of any changes to this Privacy Policy by posting a notification on our website. We encourage you to review our Privacy Policy on our website from time-to-time for any changes. Any changes to our Privacy Policy will be effective on the date they are published on our website.