

Act on Climate Privacy Policy

In this Privacy Policy the terms “we”, “our”, and “us” refers to Act on Climate Limited ABN 73 167 036 231 (trading as Act on Climate).

We value the privacy of your personal information. This Privacy Policy outlines how we collect, hold, use and disclose your personal information.

You do not have to provide us with your personal information. However, if you don't it may affect our ability to assist you or provide you with a product or service.

If you want to deal with us while not identifying yourself (ie anonymously or by using a pseudonym) we will allow you to do this where it is practicable (for example where you make a general enquiry of us). Please tell us if you wish to do this and we will indicate whether, given the nature of the transaction, it is practicable.

By visiting our website, applying for, renewing or using any of our products or services, providing us with your personal information, you agree to your personal information being collected, held, used and disclosed as set out in this Privacy Policy.

Personal information we collect and hold

The personal information we collect and/or hold about you and other individuals (such as a spouse, partner or children) can include:

Forename and surname or family name, contact details such as address, phone, fax and email; information relevant to providing a product or service where a fee or price is paid, for which we may require financial institution account details like your credit card or bank account number, depending on how you wish to pay.

How we collect and hold personal information

How we collect

We may collect personal information about you and other individuals in various ways including:

- over the phone,
- in person,
- over the internet, including via our website, online forms and surveys, email or cookies (please see our Online Privacy Statement for more information on how we collect personal information online),
- in writing, including via hard copy forms.

From whom we collect

We may collect such information directly from you.

We may also collect personal information from publicly available sources such as the phone book or public websites.

When we collect personal information from you about someone else

We may seek to collect from you personal information about another person. This may happen if you apply for a product or service jointly with another person. For example, you may be joining as a couple or on behalf of a family where it would be helpful to know who you represent and/or how many people you represent.

If you provide us or Our Parties on our behalf with information about another person, then you must:

- have their consent to do so
- tell them:
 - that you are disclosing their personal information to us, and
 - provide them with a copy of (or refer them to) this Privacy Policy.

Holding personal information

We hold personal information electronically and on paper/in hard copy.

For the personal information we hold electronically we take reasonable security measures including firewalls, secure logon processes, encryption and intrusion monitoring technologies.

For the information we hold in hard copy/on paper we have in place reasonable confidentiality procedures and we also take reasonable security measures.

The purposes for which we collect, hold, use and disclose personal information

We may:

- hold and use your personal information, and
- disclose your personal information

for the purposes set out in Table A.

Occasionally we may be required or authorised to collect personal information because of an Australian law or an order of a Court/Tribunal. If we are collecting personal information for this purpose we will tell you.

Marketing

Your personal information helps us to provide you with a range of products and services.

If you have provided consent, we may collect, hold, use and disclose your personal information and contact you by post, SMS, email or telephone to provide you with information and offers about our products and services (including through social media channels and websites).

If you want to withdraw your consent to using your personal information for those marketing reasons, contact us to 'opt out' or follow the unsubscribe instructions in the relevant communication.

You can change your mind at any time. If you decide to 'opt back in' just let us know. Our contact details are at the end of this Privacy Policy under 'Further Information'.

Table A: Purposes for which we may collect, hold, use and disclose personal information

Purposes

To deal with Enquiries	We may need to collect your personal information to answer an enquiry you make
Providing a product or service	Including: considering your application(s), sending your products or services
Maintaining and improving our products and services, auditing, quality assurance and training	For example we may review your personal information to see how our products and services can better suit your needs
Dealing with a complaint	For example a complaint made by you in respect of a product or service.
Communicating details about our products and services or conducting market research	For example we may tell you about products and services we provide (if you opt-in to receive such information)
Facilitating our business operations	For example, for managing our IT infrastructures, databases, websites and statistical and maintenance purposes
Other purposes	Any other purpose communicated to you at the time we collected your personal information or as required or permitted by law

How you may access your personal information and seek correction of it

Accessing your information

You can request access to the personal information we hold about you. So that we can provide access quickly and efficiently, we may ask you to complete a 'Personal Information Access Request Form'. We may charge you a reasonable amount to cover matters such as retrieving, copying and sending out the information, but we will not charge you just for making the request.

If we aren't able to meet your request for access, we'll let you know why.

Keeping your information accurate

We take reasonable steps to ensure that the personal information we collect and store, use or disclose is accurate, up-to-date and complete. However, we rely on you to advise us of any changes to your information to help us do so. If you believe your personal information is not accurate, up-to-date or complete, then please let us know.

If you'd like to request access to or seek correction of your personal information please contact us. Our contact details are at the end of this Privacy Policy under 'Further Information'.

Complaints about how we handle your personal information

If you have a complaint about our handling of your personal information or an alleged breach of the privacy principles contained in the Privacy Act 1988 (Cth), please contact us and provide us with the details of your complaint/the alleged breach as well as any supporting evidence. You can call us on the number below or write to us using the following address or email address:

Customer Relations
Act on Climate
PO Box U108
Armidale, NSW 2350

Phone 0488171717
Skype: actonclimate

Email address: customer.relations@aoc.org.au

We will promptly acknowledge the complaint, carefully investigate it and determine the steps that we will undertake to resolve your complaint. We will contact you if we require any further information and will provide you with our determination once it is made. If you are unhappy with our determination, we will provide you details on how to take the complaint further.

Revision of our Privacy Policy

We may change this Privacy Policy from time to time. If we do so we will notify you by placing a notice on our website. Therefore please review our Privacy Policy or website periodically for changes.

Your continued use of our website, products or services, requesting our assistance, applying for or renewal of any of our products or services, the provision of further personal or sensitive information to us after this Privacy Policy has been revised, constitutes your acceptance of the revised Privacy Policy.

Further information

If you would like further information about this Privacy Policy, or about how we manage your personal information, please

- call us on 0488171717 or skype: actonclimate (always leave a message please if not answered directly, or
- write to us at

Customer Relations
Act on Climate
PO Box U108
Armidale, NSW 2350, or

- email us using the Contact Form on our website.

This Privacy Policy is also available on our website, www.aoc.org.au.

This Policy is current as at 7 April 2014.