

PRIVACY POLICY



PEPWorldwide (PEP, we, our, us) recognises the importance of protecting individuals' privacy and rights in relation to their personal information. We respect your rights to privacy under the Privacy Act 1988 (Cth) (Act). We comply with all the Act's requirements regarding collecting, managing, and disclosing your personal information.

What personal information do we collect and hold?

We may collect the following types of personal information:

- name;
- work mailing or street address;
- email address;
- contact number(s);
- place of employment;
- profession, occupation or job title;
- details of the products and services you have purchased from us or which you have enquired about, together with any additional information necessary to deliver those products and services and to respond to your enquiries;
- any additional information relating to you that you provide to us directly or indirectly through use of our website, through our PEP employees or representatives or otherwise; and.
- Information you provide to us through registering or attending PEP events, customer surveys or meetings with PEP employees or representatives.

We may also collect some information that is not personal information because it does not identify you or anyone else. For example, we may collect answers to training and investor surveys or aggregated information about how users use our website.

PEP uses cookies and other tracking technologies on its website to analyse usage patterns such as location, visited pages, etc. Our cookies do not collect personal information. If you do not wish to receive cookies, you can set your browser so your computer does not accept them.

We may log IP addresses (the electronic addresses of computers connected to the Internet) to analyse trends, administer the website, track users' movements, and gather broad demographic information.

We collect your personal information directly from you unless it is unreasonable or impracticable to do so. When collecting personal information from you, we may collect in ways including:

- through your access and use of our website;
- during conversations between you and PEP employees or representatives; or
- when you complete a membership, training application, conference purchase order, or register for a PEP event.

We may also collect personal information from third parties, including from third-party companies such as credit reporting agencies, law enforcement agencies and other government entities.

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If you do not provide us with the personal information described above, some or all the following may happen:

- we may be unable to provide the requested products or services to you, either to the same standard or at all; or
- we may be unable to provide you with information about products and services you may want.

We collect personal information about you so that we can perform our business activities and functions and to provide the best possible quality of customer service. We collect, hold, use, and disclose your personal information for the following purposes:

- to provide products and services to you and to send communications requested by you;
- to answer enquiries and provide information or advice about existing and new products or services;
- to assess the performance of the website and to improve the operation of the website;
- to conduct business processing functions including providing personal information to our contractors, service providers or other third parties;
- for the administrative, marketing (including direct marketing), planning, product or service development, quality control and research purposes of the PEP, its contractors or service providers;
- to provide your updated personal information to our contractors or service providers;
- to update our records and keep your contact details up to date;
- to process and respond to any communication made by you to the PEP; and
- to comply with any law, rule, regulation, lawful and binding determination, decision, or direction of a regulator, or in co-operation with any governmental authority of any country (or political sub-division of a country).

Your personal information will not be shared, sold, rented, or disclosed other than as described in this Privacy Policy.

We may disclose your personal information to:

- our employees, contractors or service providers for the purposes of the operation of our website or our business, fulfilling requests by you, and to otherwise provide products and services to you including, without limitation, web hosting providers, IT systems administrators, mailing houses, couriers, payment processors, data entry service providers, electronic network administrators, debt collectors, and professional advisors such as accountants, solicitors, business advisors and consultants;
- suppliers and other third parties with whom we have commercial relationships for business, marketing, and related purposes; and any organisation for any authorised purpose with your express consent.

We may send you direct marketing communications and information about our products and services that we consider may be of interest to you. These communications may be sent in various forms, including mail, SMS, and email, in accordance with applicable marketing laws, such as the Spam Act 2003 (Cth). If you indicate a preference for a method of communication, we

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will endeavor to use that method whenever practical to do so. In addition, at any time, you may opt-out of receiving marketing communications from us by contacting us (see the details below) or by using opt-out facilities provided in the marketing communications and we will then ensure that your name is removed from our mailing list. We do not provide your personal information to other organisations for the purposes of direct marketing.

You may request access to any personal information we hold about you at any time by contacting us (see the details below). Where we hold the information, you are entitled to access, we will try to provide you with suitable means of accessing it (for example, by mailing or emailing it). We may charge you a fee to cover our administrative and other reasonable costs in providing the information to you and if so, the fees will be \$100+GST. We will not charge for simply making the request or making any corrections to your personal information.

There may be instances where we cannot grant you access to the personal information we hold. For example, we may need to refuse access if granting access would interfere with the privacy of others or if it would result in a breach of confidentiality. If that happens, we will give you written reasons for any refusal.

If you believe that the personal information, we hold about you is incorrect, incomplete, or inaccurate, you may request us to amend it. We will consider if the information requires amendment. If we do not agree that there are grounds for amendment, then we will add a note to the personal information stating that you disagree with it.

If you believe that your privacy has been breached, please contact us using the contact information below and provide details of the incident so that we can investigate it.

We may disclose personal information to our related bodies, corporate and third-party suppliers and service providers located overseas for some of the purposes listed above.

We take reasonable steps to ensure that the overseas recipients of your personal information do not breach the privacy obligations relating to your personal information.

We may disclose your personal information to entities located outside of Australia in relation to our data hosting and other IT service providers located outside Australia, noting that some cloud service providers may store data in several countries.

As our website is linked to the Internet, and the Internet is inherently insecure, we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over the Internet. Accordingly, any personal information or other information which you transmit to us online is transmitted at your own risk.

Our website may contain links to other websites operated by third parties. We make no representations or warranties in relation to the privacy practices of any third-party website, and we are not responsible for the privacy policies or the content of any third-party website. Third-party websites are responsible for informing you about their own privacy practices.

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If you have any questions about this privacy policy, any concerns, or a complaint regarding the treatment of your privacy or a possible breach of your privacy, please use the contact link on our website or contact our Privacy Officer using the details set out below.

We will treat your requests or complaints confidentially. Our representative will contact you within a reasonable time after receiving your complaint to discuss your concerns and outline options for resolving them. We will aim to ensure that your complaint is resolved promptly and appropriately.

Please contact us at:

PEPWorldwide Australia

PO Box 370

Mawson ACT 2607

IBT (A & NZ Pty Ltd)

ABN: 45 114 941 392