

Privacy Policy

SilverChef's commitment to its contractors, customers, shareholders and the community is spelled out in the company's Privacy Policy.

SilverChef is committed to the protection of your personal information. This Privacy Policy applies to Silver Chef Rentals Pty Ltd and each of its subsidiaries, and the expressions "SilverChef", "we", "us" and "our" are a reference, collectively and individually, to Silver Chef Rentals Pty Ltd and each of its subsidiaries.

Our Privacy Policy contains the following important information:

- Australian Privacy Principles
- Collection of your personal information
- How we use and disclose your personal information
- Security of your personal information
- How to access, correct or update your personal information
- How to contact us
- Internet privacy

Australian Privacy Principles

We are bound by the Australian Privacy Principles ("APPs") under the Commonwealth Privacy Act 1998 ("Privacy Act"). This policy explains how we handle personal information in accordance with the APPs.

The APPs and this policy do not apply to our acts and practices directly related to records about our current or former employees and their employment relationship with us. The expression "personal information" is used in this statement to refer to information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether recorded in material form or not.

Our separate credit reporting policy sets out how we deal with credit-related information.

Collection of your personal information

We collect personal information so that we can conduct our business. We collect a broad range of personal information about our customers, prospective customers, agents, dealers, contractors, suppliers, service providers and employees.

The types of personal information that we collect from you will depend on how you interact with us. For example, your personal information will be collected when you purchase products, fill in an application form or send us a letter and it may be collected when you visit this website.

This information may include, but is not limited to, names and contact details, date of birth, place or work, credit history, credit card or bank account numbers and other financial details.

When we collect personal information directly from you, we will take reasonable steps at or before the time of collection to ensure that you are aware of certain key matters, such as the purposes for which we are collecting the information, the organisations (or types of organisations) to which we would normally disclose information of that kind, the fact that you are able to access the information and how to contact us (or example, where personal

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information is collected on a form, we will generally include a written privacy statement on the form which sets out these details).

We will collect your personal information directly from you where it is reasonable and practicable to do so. Where we collect information about you from a third party, we will still take reasonable steps to ensure that you are made aware of the details set out above.

If you do not provide the personal information we request, we may not be able to provide our services to you, or may not be able to provide the level of service we usually provide.

How we use and disclose personal information

The personal information that you provide to us during interaction on this site, and in other interactions between us, is used to provide you with better service for the supply of our products and services to you. For example, the information we gather from your use of this web site enables us to provide more personalised products and services that are tailored to your needs.

We will not sell, rent or trade your personal information without your consent.

We will only use and disclose information about you for the purpose for which you gave us that information. We may disclose personal information about you to third party services providers who assist us in operating our business (and these service providers may not be required to comply with our privacy policy), our dealers and related bodies corporate, finance partners such as InKind Cards Pty Ltd, credit providers and credit reporting bodies, credit remediation providers, third party call centres, our professional advisors and government and regulatory agencies. If you are operating a business under a franchise, we may also disclose personal information about you (including your location, financial performance and the details about your agreement(s) with us) to your franchisor for the purpose of discussing your performance under your agreement with us or enforcing your contractual obligations. We will take reasonable steps to ensure that such franchisors handle your personal information in accordance with our privacy policy.

We may use, or allow our dealers to use, your personal information for the purposes of direct marketing or promoting our services. You may ask us not to use your information in this way.

We may also use and disclose, or allow our dealers to use, personal information about you for a purpose (the "secondary purpose") other than the main purpose for which you gave us the information (the "primary purpose") where:

- You would reasonably expect us to use or disclose the personal information for that secondary purpose and that secondary purpose is related to the primary purpose for which we collected the information (and directly related in the case of sensitive information);
- You have given us your consent for the personal information to be used or disclosed for the secondary purpose.
- Where there are reasonable grounds to believe that use or disclosure is necessary to prevent a threat to life or health;
- Where we suspect that unlawful activity is or has been engaged in and we use or disclose the personal information to investigate the suspected unlawful activity; or
- The use or disclosure is authorised by law or reasonably necessary to enforce the law.

We may disclose your personal information to third party service providers who are based overseas, for the purposes set out above. Presently, the recipients may be in the USA, and in South East Asia (including Malaysia).

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Security of your personal information

We will take all reasonable steps to ensure that all personal information we collect, use or disclose is stored in a secure environment accessed only by authorised persons. We will take reasonable steps to destroy or de-identify personal information when it is no longer required for the purposes for which we collected it or for legal requirements.

We will properly dispose of all paper files, letters and any other hard copy documents that contain personal information that is no longer required. All information stored in electronic form that is no longer needed will be deleted from our systems. While SilverChef employs advanced data encryption technology when interfacing with its customers, suppliers and other partners, users should be aware that there is a residual risk in transmitting any data electronically. This risk is inherent in all Internet dealings.

How to access, correct or update your information

We will take all reasonable steps to ensure that all information we collect, use or disclose is accurate, complete and up-to-date. Please contact us if your details change or if you believe the information we have about you is not accurate or complete.

We will, on request, provide you with reasonable opportunity to access your personal information and to request that it be corrected or updated within a reasonable time of the request being made. A fee may apply to such access (but not to the making of the request or for correcting the personal information). Exceptions to your access rights include:

- Where providing access will pose a serious threat to the life or health or any individual or pose an unreasonable impact on the privacy of an individual;
- Your request for access is frivolous or vexatious;
- Where the information relates to existing legal proceedings between SilverChef and you and the information would not be discoverable in the process of those legal proceedings; or
- Where providing access would be unlawful, may prejudice an investigation of possible unlawful activity, may prejudice enforcement of laws, or denying access is specifically authorised by law.

In some circumstances we are permitted to refuse to give access or to correct your personal information. If this occurs, we will provide you written reasons (unless it would be unreasonable to give reasons) and if required, advise you of your right to complain.

Queries and Complaints

If you have an access request or if you have any questions or complaints about the manner in which your personal information has been collected or handled by us, you can contact us to discuss as follows:

Contact: The Privacy Officer

Postal address: PO Box 1760 Milton BC QLD 4064

Email address: privacy@silverchef.com.au

Telephone: 1800 119 687

Fax: 07 3335 3399

If you wish to make a complaint, we will acknowledge the complaint in writing within 7 days of you contacting the Privacy Officer. We may request the complaint be made in writing. We will then investigate the complaint and consult with third parties we consider it necessary to consult

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with. We will endeavor to fully investigate your complaint and provide you our decision within 30 days from the date of your complaint. Where we are unable to provide a decision regarding your compliant within 30 days we will communicate this to you along with the reason for the delay and the new timeframe for resolving the complaint.

If you are not satisfied with the outcome of any investigation you may request an independent review by an Executive of SilverChef.

Internet privacy

In addition to the provisions of the SilverChef Privacy Policy, this section further explains the management of personal information collected through your use of the SilverChef website. When you use this website our Internet Service Provider (ISP) may make a record of your visit and log your server address, your domain name, the date, time and duration of your visit, the pages and documents you accessed, the previous site you had accessed (ie the referring url) and the type of browser you are using. This information is collected for statistical purposes only, and SilverChef will not make any attempt to identify users according to their browsing activity.

In the unlikely event of an investigation, a law enforcement agency or other government agency may exercise its legal authority to inspect our ISP's logs.

It is also possible that your ISP is logging your activity while you visit our site. This is obviously beyond the control of SilverChef.

While you are visiting our site we may use cookies. Cookies do not identify you personally, but they may link back to a database record containing personal information about you. You can set your browser to accept or reject cookies, or to notify you whenever cookies are created so that you can decide each time whether to accept them. If you set your browser to reject cookies from our site, your ability to use our site may be limited as certain features may not function correctly, and we may be unable to provide you with the products or services you are seeking. The main purpose of cookies is to identify users (using their IP address) and to facilitate a more personalised web browsing experience.

We also use advertising cookies to collect anonymous data (including users' demographics and interests), which we may provide to third party vendors such as Google or Salesforce as part of our implementation of some advertising activities, including in connection with Google Analytics.

We and our third party vendors use first party cookies or other first party identifiers, and third party cookies or other third party identifiers, to optimise and serve advertisements to you and to analyse your interaction with advertisements.

We expressly exclude any responsibility for any act or omission of these entities and their collection and use of your cookies and other data.

More information about these third parties' privacy practices and how to opt-out of their use of your data can be found at:

- Google Analytics: <u>https://tools.google.com/dlpage/gaoptout;</u> and
- Salesforce: https://www.salesforce.com/company/privacy/full_privacy/



Where you volunteer personal or business information we will not procure information about you via any alternative means while you visit our site.

The SilverChef website contains links to websites of third party providers of goods and services. Such websites should contain their own privacy statements and SilverChef is not responsible for the privacy practices or content of any websites linked to this website.

Changes to this Policy

SilverChef will occasionally update this Privacy Policy to reflect company and customer feedback. SilverChef encourages you to periodically review this Policy to be informed of how SilverChef is protecting your information.

