

## **Yabbr Privacy Policy – 2019 v1.3**

Yabbr Pty Ltd (“**we**”, “**us**”, “**our**”) respects your right to privacy and we are committed to safeguarding the privacy of our customers and website visitors.

This policy sets out how we collect, use, disclose and otherwise manage your personal information.

By accessing our website yabbr.com.au, the Yabbr platform, application or using any other service we provide, you agree to the collection, use and disclosure of your personal information in the manner described in this policy.

We may amend or update this Policy at any time. Any changes to this Policy will be published on our website.

### **Personal Information**

The type of information which will collect from or about you will depend on how you use the services by us and which products or services you use. We do not collect personal information unless it is reasonably necessary for, or directly related to, one or more of the services or products we provide or the functions we carry out.

The types of personal information we may collect from you include (but are not limited to) your name, date of birth, gender, contact information including email address and mobile phone number, bank account and credit account details, user IDs and passwords, services provided to you, including saved items and searches, business information, such as business name and ABN, third party account details (for example where you sign in via the Yabbr platform), your public social profile information. If you access a social media page operated by us, we may also collect information associated with that social media service such as your user ID profile picture, email address, and any information you have disclosed in connection with that social media service.

### **Collection of Personal Information**

The main way we collect personal information about you is when you give it to us, for example when you input it into our website, complete a form, application or survey or contact us for information.

The purpose for which we collect personal information is to provide our services and products to you.

You may choose not to provide us with personal information. However, we may not be able to provide services or products to you without certain types of personal information.

We may also collect information from you electronically through internet browsing, mobile or tablet applications. Each time you visit our website, we may collect information about your use of the website. We may use technology called ‘cookies’ when you visit our site. Cookies can record information about your visit to our site. You can choose to reject cookies by changing your browser settings. However, this may impact on your use of our website.

### **Use of your personal information**

We may use your personal information to carry out our business activities, including (without limitation):

- providing products and services relating to our business to you;
- billing and debt recovery functions;
- providing you with information about other services that we offer that may be of interest to you;
- to promote and market special offers and other services to you (if you do not want to receive these, please let us know by using the unsubscribe facility in a direct marketing communication sent to you);
- analysing our services and customer needs with a view to improving those services;
- to respond to an enquiry or provide assistance that you request from us;
- for the purposes of feedback, reviews and rates;

- assist in the management of the products and services we provide; and
- facilitating our internal business operations, including the fulfilment of any legal requirements.

We may contact you by a variety of ways including (without limitation), telephone, email, SMS or mail.

In order to carry out the activities described above we may disclose your personal information to:

- any of our employees, officers, insurers, professional advisers, agents, suppliers or subcontractors;
- outsourced service providers who assist us in providing any of the services, including telecommunications carriers, credit reporting bodies and technology service providers;
- organisations involved in maintaining, reviewing, upgrading and developing our technology and business systems; and
- organisations involved in the payments systems including financial institutions, merchants and payment organisations.

We may also disclose your personal information as required or authorised by law or when you have given your consent to do so.

Your personal information will not be disclosed to anyone or accessible by anyone outside of Australia without your prior consent.

### **Storage of Personal Information**

We take reasonable physical and electronic security measures to ensure that your personal information is stored safely to protect it from misuse, loss, unauthorised access, modification or disclosure.

We cannot ensure the security of any information that you transmit to us over the internet, but we use and enforce industry standard encryption in transit and at rest where technically feasible to do so.

Our website may contain links to other websites operated by third parties. We are not responsible for the privacy policies or the content of any third party websites or application providers. It is your responsibility to make yourself aware of the privacy policies of such websites.

We may use cloud storage to store the personal information we hold about you. However, the cloud storage and IT servers will be located within Australia.

### **Access to Personal Information**

You can request, at any time, for us to inform you of the personal information we hold about you. If any of the information we hold about you is inaccurate, out of date, incomplete or irrelevant, please contact us. We reserve the right to charge an administrative fee to provide the information we hold.

The Privacy Act sets out circumstance in which may refuse to give you access to the personal information such as if we consider the request to be frivolous or vexatious.

### **Complaints and further information**

Should you wish to make a complaint about the management of your personal information or if you require further information regarding this Policy, please email us or contact us by telephone using the details below:

The Privacy Officer  
Yabbr Pty Ltd  
[accounts@yabbr.com.au](mailto:accounts@yabbr.com.au) / 1800 870 649

We will endeavour respond to you within a reasonable time after receiving your complaint or enquiry.

For more information about privacy in general, you can visit the Australian Information Commissioner's website at [www.oaic.gov.au](http://www.oaic.gov.au) or call on 1300 363 992.