

Privacy Policy for all XOLCORP Pty Ltd Businesses

VILLAGE PCs

ABN 81 378 066 382

And

TECHS REMOTE

ABN 81 378 066 382

are Trading Business Names of

XOLCORP Pty Ltd

ACN 088 078 568

PRIVACY STATEMENT

1. Your rights in relation to privacy

XOLCORP Pty Ltd ACN 088 078 568 (XOLCORP)

**Trading as VILLAGE PCs 81 378 066 382 (VILLAGE PCs) and
TECHS REMOTE ABN 81 378 066 382 (TECHS REMOTE)**

is committed to protecting the privacy of an individual's personal information and your privacy.

This statement details how XOLCORP aims to protect the privacy of your personal information, your rights in relation to your personal information managed by XOLCORP and the way XOLCORP collects, holds, uses and discloses your personal information. This policy statement may be periodically updated.

In handling your personal information, XOLCORP will act in accordance with the [Privacy Act 1988 \(cth\)](#) (**Privacy Act**) and with the [13 Australian Privacy Principles in the Privacy Act](#). To the extent XOLCORP handles your credit related personal information, XOLCORP will also comply with the [Credit Reporting Code](#) as detailed by the Australian Information Commissioner.

2. Types of personal information collected by XOLCORP.

Personal information is information or an opinion about an identified, or reasonably identifiable individual. During the provision of its services, XOLCORP may collect your personal information.

The types of personal information XOLCORP collects are:

- contact and identification information such as your name and previous names, address (and previous addresses if required), landline and mobile telephone number, email address, date of birth, gender
- banking details and/or credit card details where necessary to facilitate direct debit payments;
- credit card information will only be held whilst completing the processing payments, thereafter purged, with no records maintained;
- information about your computer hardware and software, configuration, including functional email addresses, IP addresses, domain names, access times and accessed website addresses to the extent this information constitutes personal information;
- upon request, various security codes and software configuration settings may be required to be made available to XOLCORP, so as to be able to conduct maintenance, repair or configuration of computer systems or appliances;

3. How does XOLCORP collect personal information?

Generally, XOLCORP collects your personal information directly from you, through the completion of an application or online form, other interaction or exchange in person or by way of telephone, facsimile, email, post or through the use of the VILLAGE PCs, INTRASERVA or TECHS REMOTE websites. There are also occasions when XOLCORP collects your personal information, including credit related personal information, from other sources such as from:

- a publicly maintained record or other publicly available sources of information including social media and similar websites;
- XOLCORP's own records about you, from which XOLCORP may internally generate its own scores, assessments or deductions, particularly in relation to your credit worthiness;

Generally, XOLCORP will only collect your personal information from sources other than you if it is unreasonable or impracticable to collect your personal information from you.

4. Why does XOLCORP need your personal information?

XOLCORP collects, holds, uses and discloses your personal information, including credit related personal information, where it is reasonably necessary for the purposes of:

- your identification;
- so as to assist you in the service, repair, maintenance, configuration or support of your computing devices;
- delivery computing products & services to you;

- for your operation of the VILLAGE PCs, TECHS REMOTE or INTRASERVA® websites;
- administering any approved account;
- to notify credit providers of your credit history, including relating to defaults;
- to access information related to your credit worthiness & access to credit charge facility
- servicing your customer account, responding to queries by you and maintaining a relationship with you;
- conducting market research and/or customer satisfaction research;
- facilitating and processing payments made by you;
- facilitating appropriate insurance cover and assessing, processing and investigating insurance risks and/or claims relating to you;
- accounting, billing, record keeping, systems development testing, staff training and/or other internal administrative purposes;
- identification, prevention and investigation of, and/or co-operation with relevant law enforcement bodies in relation to, any criminal or fraudulent activity relating to you;
- identifying and informing you of products and services that may be of interest to you from XOLCORP;
- identifying and informing you of events that may be of interest to you from XOLCORP;
- debt collection, debt recovery; and
- any other legal or regulatory requirements.

XOLCORP may also use your personal information for purposes related to the above and for which you would reasonably expect XOLCORP to do so in the circumstances, or where you have consented or the use is otherwise in accordance with law. Where personal information is used or disclosed, XOLCORP takes steps reasonable in the circumstances to ensure it is relevant to the purpose for which it is to be used or disclosed. You are under no obligation to provide your personal information to XOLCORP. However, without certain information from you, XOLCORP may not be able to provide its products and/or services to you.

XOLCORP is not responsible for the privacy statements or other content on web sites outside of the XOLCORP business website(s).

5. To whom does XOLCORP disclose your personal information?

XOLCORP discloses your personal information for the purposes for which XOLCORP collects it. That is, generally, XOLCORP will only disclose your personal information for a purpose, or purposes, set out at paragraph 4. This may include disclosing your personal information to:

- third parties engaged to perform administrative or other services, including delivery companies and mailing houses;
- entities who perform statistical analysis on behalf of XOLCORP;
- people or entities considering acquiring an interest in XOLCORP's enterprise or assets;
- XOLCORP's professional advisors, contractors, consultants and related bodies corporate;
- insurance providers, insurance brokers and insurance underwriters;

- mercantile agents;
- debt collection providers;
- guarantors or prospective guarantors;
- credit providers;
- the CRBs; and
- regulatory bodies.

In particular, XOLCORP may disclose to the CRBs and other credit reporting bodies information about you failing to meet your payment obligations or if you commit a serious credit infringement. Such credit reporting bodies may include any information provided by XOLCORP in reports provided to other credit providers for the purpose of such credit providers assessing your credit worthiness. Such disclosures are always on a confidential basis or otherwise in accordance with law. XOLCORP may also disclose your personal information with your consent or if disclosure is required or authorised by law.

6. Overseas disclosure

No personal information is ever conveyed by XOLCORP to any overseas entity.

7. Direct Marketing & Direct Communications

XOLCORP may use your personal information in order to inform you of products, services, promotions and events that may be of interest to you. In the event you do not wish to receive such communications, you can opt-out by contacting XOLCORP via the contact details set out in paragraph 11 or through any opt-out mechanism contained in a marketing communication to you.

8. Security of your personal information

XOLCORP takes steps reasonable in the circumstances to ensure that the personal information, including credit related personal information it holds, is protected from misuse, interference and loss and from unauthorized access, modification or disclosure. XOLCORP holds personal information in both hard copy and electronic forms in secure databases on secure premises (including through locks, firewalls, encryptions, such as the Secure Socket Layer protocol, log-ins and passwords, and other physical and network security measures as appropriate) and is accessible only by authorized staff. Staff are bound by security policies and confidentiality agreements, which are periodically revised and re-issued.

XOLCORP will destroy, purge or de-identify personal information, both hardcopy documents and electronically stored data, permanently, in circumstances where it is no longer required, unless XOLCORP is otherwise required or authorized by law to retain the information.

9. Use of cookies

The XOLCORP business websites may use session 'cookies' which are text files placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

Cookies used by XOLCORP do not contain any of your personal information but enable us to recognise the number of times you access the XOLCORP business website through your computer so that XOLCORP can tailor the information made available to you with the view to making your visit to the website easier, faster and more productive.

You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the XOLCORP services or web sites you visit.

10. Accessing the personal information that XOLCORP holds about you.

XOLCORP takes steps reasonable in the circumstances to ensure personal information, including your credit related personal information, it holds is accurate, up-to-date, complete, relevant and not misleading. Under the Privacy Act, you have a right to access and seek correction of your personal information that is collected and held by XOLCORP. If at any time you would like to access or correct the personal information that XOLCORP holds about you, or you would like more information on XOLCORP's approach to privacy, please contact XOLCORP via the contact details set out in paragraph 11 below. XOLCORP will grant access to your personal information to the extent required or authorised by the Privacy Act or other laws and take steps reasonable in the circumstances to correct your personal information where necessary and appropriate. Where necessary to resolve a request for correction of your credit related personal information, XOLCORP may also consult with other relevant entities, including but not limited to the CRBs. XOLCORP's use or disclosure of your credit related personal information to other entities for correction purposes is permitted by the Privacy Act.

To obtain access to your personal information:

- you will have to provide proof of identity to ensure that personal information is provided only to the correct individuals and that the privacy of others is protected;
- XOLCORP requests that you be reasonably specific about the information you require; and
- XOLCORP may charge you a reasonable administration fee, which reflects the cost to XOLCORP, for providing access in accordance with your request. Any fees due will be paid prior to the release of any such requested data.

XOLCORP will endeavour to respond to your request to access or correct your personal information within 30 days from your request. If XOLCORP refuses your request to access or correct your personal information, XOLCORP will provide you with written reasons for the refusal and details of complaint mechanisms. XOLCORP will nevertheless take steps reasonable in the circumstance to provide you with access in a manner that meets your needs and the needs of XOLCORP.

If you are dissatisfied with XOLCORP's refusal to grant access to, or correct, your credit related personal information, you may make a complaint to the Office of the Australian Information Commissioner.

11. How to contact us

For further information or enquiries regarding your personal information, or if you would like to opt-out of receiving any promotional communications, please contact XOLCORP's Privacy Compliance Officer at:

XOLCORP Pty Ltd

privacyofficer@xolcorp.com.au

12. Privacy complaints

Please direct all privacy complaints to XOLCORP's Privacy Compliance Officer. At all times, privacy complaints:

- will be treated seriously;
- will be dealt with promptly;
- will be dealt with in a confidential manner; and
- will not affect your existing obligations or affect the commercial arrangements between you and XOLCORP.

Specifically, if your complaint relates to credit related personal information and/or XOLCORP's failure to comply with its obligations regarding credit related personal information under the Privacy Act and/or the Credit Reporting Code:

- XOLCORP will acknowledge your complaint within 7 days of receipt and endeavour to resolve it within 30 days, unless XOLCORP informs you otherwise and seeks your agreement in writing;
- XOLCORP may consult with relevant third parties, such as the CRBs or other credit providers, in order to sufficiently and expeditiously resolve the complaint; and
- if your complaint relates to XOLCORP's refusal to provide access to, or correct, your credit related personal information, you may complain directly to the Office of the Australian Information Commissioner.

XOLCORP's Privacy Compliance Officer will commence an investigation into any complaint made by you to XOLCORP.

You will be informed of the outcome of your complaint following completion of the investigation. In the event that you are dissatisfied with the outcome of your complaint or seek an extension to the time in which XOLCORP will resolve it, you may refer the complaint to the Office of the Australian Information Commissioner.