



Privacy Policy

Version 2.0

November 2019

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1. Privacy Policy

This Privacy Policy sets out how Sympli Australia Pty Ltd (**Sympli, we, our, us**) will treat personal information - how we collect, use, disclose, manage, store and retain personal information and your rights to access and correct your personal information that we hold.

2. Personal information that we collect

We may collect personal information such as:

- your name, address, telephone number and email address;
- forms of identity such as drivers licence, passport and other government related identifiers in order to verify your identity;
- bank account, credit card and other payment information;
- other personal information required to provide our products and services.

We do not collect government related identifiers unless we are required by law or it is necessary to provide our products and services.

If it is necessary and provided you agree to give it to us, or authorise us to obtain it from a third party, we may collect sensitive information (health information, information about racial or ethnic origin, criminal records, information about religious affiliation and political opinions). We will only use sensitive information in accordance with the Privacy Act 1988 and for the purpose for which it is provided.

3. Why we collect your personal information

We only collect, use, store and disclose personal information in order to fulfil our purpose of facilitating electronic conveyancing and associated activities. This may include the following activities:

- verifying your identity;
- keeping our records and your contact details up to date;
- providing products and services to you, including electronic conveyancing settlement and payment facilities;
- providing information to you and responding to your enquiries or complaints;
- providing relevant offers to you if you are a current or prospective user of our products or services, where your express or implied consent has been obtained;
- carrying our administrative, planning, research and quality control activities;
- making arrangements with our suppliers and stakeholders;

- recovering debts owed by you;
- complying with legal and regulatory obligations; and
- carrying out activities required or permitted by law.

4. How we collect personal information

We may collect personal information in various ways. This includes directly from you, when you provide your information to us electronically, in writing (including when you complete a signed client form), via telephone or in person, through our website (including your use of our website), promotions and in the course of supplying products and services to you.

We may also collect personal information from current or prospective users of our products and services, land registries, financial institutions, public sources of information, legally-acquired marketing databases and other third parties. Personal information collected from these parties is limited to the extent that it is reasonably necessary to provide our products and services.

Unsolicited Information

Unsolicited personal information received by us will be treated in the following ways:

- if we consider that we would not have otherwise collected the information to provide our products or services or we are not required to retain the information by law, we will take reasonable steps to destroy or permanently de-identify your personal information.
- in all other circumstances, we will treat the personal information in the same way as if we had collected it.

Third party content

We do not endorse or authorise any third-party content that may be linked or associated with any of our material and we are not responsible for the content or privacy practices of any third party. You should familiarise yourself with each third party's privacy policy and make your own decision about providing your personal information to these parties.

Our website and cookies

When you visit our website, we may collect a generic record of your visit, excluding any personal information that you may submit (e.g. via an online registration form). This generic record may include the date and time of the visit, pages accessed and documents downloaded, links that

directed you to our website and the server address. This record may be used for purposes such as marketing statistics and online improvements.

Cookies are small files that we collect in order to understand the behaviour of users and also visitors to our websites. We use cookies to improve your online experience of our website, for statistics and to aggregate traffic patterns that measure the effectiveness of our online material. At any time, you can disable cookies in your browser settings, however this may prevent you from accessing certain parts or features of our websites and allow us to improve your user experience.

5. How we use and disclose personal information

We will use or disclose your personal information to facilitate the primary purpose for which your information was collected and for secondary purposes. These purposes may include using your personal information:

- to set up your account with us;
- to provide the products or services you have requested from us;
- to verify your identity, which may include providing your personal information in the form of government related identifiers to the document issuer or official record holder via third party systems;
- for direct marketing and promotion and improvement of our business and products and services including:
 - to notify you of new services and products offered by us;
 - to notify you of meetings, events and seminars that may be of interest to you;
 - to send you our newsletters and other marketing publications; and
 - to conduct market research;
- to administer our databases for client service, marketing and financial accounting purposes;
- to comply with legal requirements regarding collection and retention of information concerning the products and services that we provide, resolve any disputes that we may have with any of our users, and enforce our agreements with third parties; and
- for activities relevant to our operation as an Electronic Lodgment Network Operator (ELNO).

We will not use or disclose your personal information that we collect for any other secondary purpose without your consent unless such disclosure is required by law.

We may disclose your personal information, for the purposes of why it was collected from you, to third parties including financial institutions, lawyers and conveyancers, identity agents (to verify your identity), third party service providers (to conduct verification activities), land registries, state revenue offices, financial settlement providers and government and regulatory organisations.

We may also disclose your personal information to third parties who work with us, including:

- marketing consultants and website hosts;
- consultants and professional advisers;
- event management services;
- companies engaged by us to provide products and services;
- technology service providers that support our business functions;
- providers of customer relations management database services and marketing database services, which may be located overseas including in the United States;
- companies engaged by us to analyse data for research purposes;
- debt collectors or other companies alike where consumer credit needs to be recovered; and
- your representatives or anyone else authorised by you.

Where any of these parties are directly engaged by us, we will require them to comply with the Privacy Act 1988 and the Australian Privacy Principles (Australian Privacy Law) or if such parties are located outside of Australia, take reasonable steps to ensure that recipients in other countries deal with personal information in a way that is consistent with the Australian Privacy Law.

We may disclose your personal information where we are required by law to do so or are obliged in some circumstances to cooperate with law enforcement bodies. This includes circumstances where we receive an access request or warrant that is authorised by law.

How you can opt-out of receiving offers

You may opt-out of receiving information on our products, services and offers by contacting our Privacy Officer using the details set out below or by using any unsubscribe facility contained in a communication that you receive from us.

6. When personal information is transferred overseas

Land Information and Workspace Data

We will ensure all information used to complete electronic documents lodged at a land registry, or information provided by a land registry (**Land Information**), as well information entered into an Electronic Workspace (**Workspace Data**) will only be stored and processed in Australia.

Other personal information

We, or our subcontractors, may use cloud technology in connection with the storage of other personal information (excluding Land Information and Workspace Data) and we may need to disclose this information to, or store this information with, service providers located in the United States, for purposes described above. This may in the future be extended to other countries. While we will take reasonable steps to ensure that recipients in other countries deal with personal information in a way that is consistent with the Australian Privacy Law, you acknowledge that by providing this information to us, and consenting to its disclosure as described, that we are not required to ensure these recipients in other countries handle that personal information in this way.

Access to data in other countries

Your personal information (including Land Information and Workspace Data) may be made available for access by Sympli participants who are located in countries other than Australia (e.g. to other Sympli Users accessing their electronic Workspace from another country). For practical reasons, we are unable to specify in advance all, of the countries in which your personal information may be accessed however, we will have contractual agreements in place with all Sympli participants to ensure that they deal with personal information in a way that is consistent with the Australian Privacy Law.

7. How we manage, store and retain personal information

We manage and store personal information in computer servers, cloud-based storage facilities, paper-based files and other records. We have security and governance measures in place and take steps to protect the personal information against loss, unauthorised access, use modification or disclosure, and against other misuse. These steps include password protection and access privileges for accessing our IT system, and physical access restrictions to paper files.

Where we provide personal information to third parties, we endeavour to use contractual measures to protect this information.

We will take reasonable steps to destroy or permanently de-identify your personal information when we no longer require your personal information and are not required to retain the information by law. Where we must, will retain information indefinitely as required by law (for example, information collected as part of identity verification activities).

8. How you can access your personal information

You have a right to contact us to request access to your personal information and to request its correction. We will take all reasonably practicable steps to make sure that the personal information we collect, use or disclose is accurate, complete and up to date.

At your request, we will provide you with a copy of any personal information that we hold about you, except under certain circumstances permitted by law where we can refuse to (e.g. if granting access would mean disclosing information about another party). We may charge you a reasonable fee for retrieving this information.

9. How you can contact us or make a complaint

If you have any questions about this Privacy Policy, if you wish to access, correct or update information or data we hold about you or if you wish to make a complaint about the way we have collected, used, disclosed, managed, stored or retained your personal information, please contact:

Sympli Privacy Officer
Level 16, 130 Pitt Street
Sydney NSW 2000
privacy@sympli.com.au

Please include your name, email address and/or telephone number and clearly describe your question or complaint.

We will acknowledge and investigate any complaint about the way we manage personal information as soon as practicable. We will take reasonable steps to remedy any failure to comply with our privacy obligations. If you are unhappy with our response, you may contact the Office of the Australian Information Commissioner.

10. Updates to this Privacy Policy

This Privacy Policy may be updated from time to time so we recommend you review the information on our website on a regular basis. This Privacy Policy was last updated in September 2018 and replaces all previous versions of our Privacy Policy.