



Vinsan refers to the following companies and trading entities:

Vinsan Resources No. 1 Pty Ltd T/A Vinsan Project Services

(ABN: 82 619 849 928)

Vinsan Corporation Pty Ltd ATF Vinsan Unit Trust T/A Vinsan Demolition

(ABN: 67 606 937 246)

Vinsan Resources Pty Ltd T/A Vinsan Salvage

(ABN: 55 612 996 700)

Privacy Policy Manual

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DISCLAIMER: Subject to any applicable law which cannot be excluded and to all provision implied by statute which cannot be excluded, EC Credit Control (Aust) Pty Ltd accepts no responsibility for any loss, damage, cost or expense (whether direct or implied) incurred by you as a result of any error, omission or misrepresentation in any information in this manual.

1. Introduction

From 12 March 2014, the Australian Privacy Principles (APP's) replaced the National Privacy Principles and Information Privacy Principles and were inserted into the Privacy Act 1988 ("the Act") at schedule 1. These principles apply to private sector organisations who deal with information relating to individuals. This legislation is designed to protect personal information about individuals and sets in place a framework and guidelines about how to deal with this information. APP 1.3 requires an APP entity to have a clearly expressed and up-to-date APP privacy policy describing how it manages personal information. Further in February 2018, the Notifiable Data Breaches ("NDB") Scheme was introduced under Part IIIC of the Act. The NDB establishes requirements and compliance mechanisms for entities in responding to data breaches.

As at 25 May 2018, the EU General Data Protection Regulation ("GDPR") was introduced providing increased transparency for data protection for all businesses transferring data to the Europe Union. While the GDPR and the APP share some similarities, Vinsan is providing robust privacy policies and procedures for its staff and clients. This includes ensuring that it conforms to all required APP's including the provision of a clearly expressed and readily available Privacy Policy. This is completed by the provision of this Privacy Policy Manual.

An APP privacy policy is a key tool for meeting APP 1's requirements.

To assist with this compliance, Vinsan ensures that all of its staff members adhere to these policies and procedures. Any breaches of these policies and procedures must be reported to the relevant staff member's manager or supervisor immediately so that any appropriate measures can be taken to mitigate any issues surrounding an identified breach.

Every staff member of Vinsan who handles personal information is required to have an understanding of the Australian Privacy Principles (APP's), the Act and the GDPR, where necessary. Where a more detailed knowledge of Vinsan's rights and responsibilities is required, the Privacy Officer will be able to provide assistance.

All staff are encouraged to discuss privacy issues with the nominated Privacy Officer.

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Review

Formal review of this privacy policy shall be undertaken on a 6 monthly basis with the details of this review recorded by the Privacy Officer.

2. Australian Privacy Principles (APP's)

The Privacy Act 1988 and the Credit Reporting Privacy Code 2014 places obligations and responsibilities on employers and employees to ensure that information collected from individuals is collected, retained and used in line with the APP's. Vinsan shall abide by the following APP's at all times:

APP No.

Part 1 – Consideration of personal information privacy

- APP 1 Open and transparent management of personal information
- APP 2 Anonymity and pseudonymity

Part 2 – Collection of personal information

- APP 3 Collection of solicited personal information
- APP 4 Dealing with unsolicited personal information
- APP 5 Notification of the collection of personal information

Part 3 – Dealing with personal information

- APP 6 Use or disclosure of personal information
- APP 7 Direct marketing
- APP 8 Cross-border disclosure of personal information
- APP 9 Adoption, use or disclosure of government related identifiers

Part 4 – Integrity of personal information

- APP 10 Quality of personal information
- APP 11 Security of personal information

Part 5 – Access to, and correction of, personal information

- APP 12 Access to personal information
- APP 13 Correction of personal information

Further information regarding the APP's can be obtained from the office of the Australian Information Commissioner at www.oaic.gov.au.

3. General Data Protection Regulation (“GDPR”)

Upon the implementation of the GDPR on 25 May 2018, Vinsan has updated the way they use and collect personal data from residents in the EU. This involves, identifying Vinsan’s data protection officer (“Privacy Officer”), how clients can contact the Privacy Officer and identifying the process of transferring client’s personal information. Further, the implementation of cookies notices on Vinsan’s website has been activated to ensure Vinsan’s clients have adequate protection in providing consent to Vinsan withholding their personal data.

4. Types of Personal Information That is Collected, Used, Processed & Held

Vinsan collects personal information for a variety of reasons. This personal information will be collected in the normal course of business and will relate to Goods and/or Services that are provided by Vinsan to clients. This information collected will be done so in the course of business where the client is a customer of Vinsan or when the client acts as a guarantor for another person or company that is a client of Vinsan. Vinsan will not collect information that is not relevant or sensitive in nature unless it is required in the normal course of business.

The personal information that is collected may include, but will not be limited to the following;

- 1/ Full name
- 2/ Address
- 3/ Date of birth
- 4/ Credit references if applicable
- 5/ Publicly available information which relate to the clients’ activities in Australia
- 6/ Any information recorded in the National Personal Insolvency Index
- 7/ The client acknowledges that provided the correct Privacy Act disclosures have been made that Vinsan may conduct a credit report on the client for the purposes of evaluating the credit worthiness of the client.
- 8/ Driver’s license details
- 9/ Medical insurance details (if applicable)
- 10/ Electronic contact details including email, Facebook and Twitter details
- 11/ Next of kin and other contact information where applicable

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Vinsan ensures that all personal information is held in a secure manner. Where applicable and to the best of Vinsan's knowledge all computers or servers have the required security protections in place to safeguard and protect any personal information that is held by Vinsan.

We use cookies on our website. Cookies are small files which are stored on your computer. They are designed to hold a modest amount of data (including personal information) specific to a particular client and website, and can be accessed either by the web server or the client's computer. In so far as those cookies are not strictly necessary for the provision of Vinsan's services, we will ask you to consent to our use of cookies when you first visit our website.

In the event that you utilise our website for the purpose of purchases/orders, Vinsan agrees to display reference to cookies and /or similar tracking technologies, such as pixels and web beacons (if applicable), and requests consent for Vinsan collecting your personal information which may include:

- (a) IP address, browser, email client type and other similar details;
- (b) Tracking website usage and traffic; and
- (c) Reports are available to Vinsan when Vinsan sends an email to the client, so Vinsan may collect and review that information

If you consent to Vinsan's use of cookies on our website and later wish to withdraw your consent, you may manage and control Vinsan's privacy controls through your browser, including removing cookies by deleting them from your browser history when you leave the site.

Vinsan also regularly conducts internal risk management reviews to ensure that its infrastructure (to the best of its knowledge) is secure and any identifiable risks have been mitigated as much as they can be in the normal course of business.

5. Procedures and responding to potential breaches of Privacy

In accordance with the NDB Vinsan is aware of its responsibilities to notify its clients in the event of a potential data breach that may cause serious harm to clients. Further, in the event the client is located in the Europe Union ("EU"), Vinsan acknowledges that any potential data breaches will be safeguarded by the provisions of the GDPR.

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Vinsan will collect and process personal information in the normal course of business. This personal information may be collected and processed, but is not limited to, any of the following methods;

- 1/ Credit applications forms
- 2/ Work authorisation forms, quote forms or any other business documentation
- 3/ Publicly available databases that hold information
- 4/ Websites that detail information such as Sensis, Facebook, Google etc
- 5/ By verbally asking you for information as part of normal business practices

Where relevant to data processing as per the GDPR, and in particular where Vinsan uses new technologies, and takes into account the nature, scope, context and purposes of processing and considers that the data processing is likely to result in a high risk to the rights and freedoms of natural persons, the Privacy Officer shall, prior to the processing of personal information, carry out an assessment of impact of the envisaged processing operations on the protection impact assessment. The data protection assessment will be required in instances whereby:

- (a) a systematic and extensive evaluation of personal aspects relating to natural persons which is based on automated processing, including profiling, and on which decisions are based that produce legal effects concerning the natural person or similarly significantly affect the natural person;
- (b) processing on a large scale of special categories of data referred to in Article 9(1) of the GDPR, or of personal data relating to criminal convictions and offences referred to in Article 10 of the GDPR; or
- (c) a systematic monitoring of a publicly accessible area on a large scale.

The assessment shall be carried out in accordance with Article 35 (7) of the GDPR and carry out reviews of such data protection impact assessments when there is any change of the risk associated with the processing of personal information.

As a client of Vinsan and agreeing to Vinsan's Terms and Conditions of Trade, which comprises of Vinsan's privacy statement you hereby agree and consent to the provisions of this Privacy Policy Manual, including but not limited to the collection, processing, use and disclosure of your personal information. In the event that you do not wish to agree or consent to any of the above use, processing collection and disclosure, then Vinsan

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warrants that any request by you to withdraw your consent or agreement shall be deemed as confirmation by you to cease any and/or all collection use, processing and disclosure of your personal information. You may make a request to withdraw your consent at anytime by telephone and/or by email to the following contact details;

**The Privacy Officer
Vinsan**
25 Katanning Street
Bayswater WA 6053
admin@vinsansalvage.com.au
(08) 9377 3700

Vinsan will ensure that any Information that is to be obtained from you is done so using Vinsan's prescribed forms which;

Authorise Vinsan:

- 1/ To collect personal information; and
- 2/ Inform the individual what personal information is being collected; and
- 3/ Inform the individual why (the purpose) the personal information is being collected; and
- 4/ Inform the individual why & when personal information will be disclosed to 3rd parties.

It is the responsibility of Vinsan to ensure that any personal information obtained is as accurate and up to date as possible and information is only collected by lawful means in accordance with the Act and relevantly, in accordance with the GDPR.

6. Purposes For Which Information Is Collected, Held, Used And Disclosed

Disclosure to Third Parties

Vinsan will not pass on your personal information to third parties without first obtaining your consent.

In accordance with the Act, and relevantly the GDPR, Personal Information can only be used by Vinsan for the following purposes:

- 1/ Access a credit reporter's database for the following purposes:
 - a) To assess your application for a credit account; or

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- b) To assess your ongoing credit facility; or
- c) To notify a credit reporter of a default by you; or
- d) To update your details listed on a credit reporter's database; or
- 2/ Check trade references noted on the prescribed form for the following purposes:
 - a) To assess your application for a credit account; or
 - b) To assess your ongoing credit facility; or
 - c) To notify a default.
- 3/ Market Vinsan's products and services.
- 4/ Any other day to day business purposes such as complying with ATO requirements, managing accounting returns or legal matters.

Relationship with Credit Reporter - In the event that notification of a default has been reported to a Credit Reporter and your credit file has been updated (including any changes to the balance outstanding or contact details), then the Credit Reporter shall be notified as soon as practical of any such changes.

Vinsan will only gather information for its particular purpose (primary purpose). In accordance with the Act, and relevantly the GDPR Vinsan will not disclose this information for any other purpose unless this has been agreed to by both parties.

7. How An Individual May Access Personal Information Held, And How They May Seek Correction Of Such Information

You shall have the right to request from Vinsan a copy of all the information about you that is retained by Vinsan. You also have the right to request (by telephone and/or by email) that Vinsan correct any information that is incorrect, outdated or inaccurate.

Any requests to receive your personal information or to correct personal information should be directed to the following contact details;

**The Privacy Officer
Vinsan**
25 Katanning Street
Bayswater WA 6053
admin@vinsansalvage.com.au
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Vinsan will destroy personal information upon your request (by telephone and/or by email) or when the personal information is no longer required. The exception to this is if the personal information is required in order to fulfil the purpose of Vinsan or is required to be maintained and/or stored in accordance with the law.

8. How An Individual May Complain About A Breach Of The APP, And How The Complaint Will Be Dealt With

You can make a complaint to Vinsan's internal dispute resolution team ('IDR') regarding an interference with and/or misuse of your personal information by contacting Vinsan via telephone or email.

Any complaints should be directed to the following contact details in the first instance;

**The Privacy Officer
Vinsan**
25 Katanning Street
Bayswater WA 6053
admin@vinsansalvage.com.au
(08) 9377 3700

In your communication you should detail to Vinsan the nature of your complaint and how you would like Vinsan to rectify your complaint.

We will respond to that complaint within 7 days of receipt and will take all reasonable steps to make a decision as to the complaint within 30 days of receipt of the complaint.

We will disclose information in relation to the complaint to any relevant credit provider and or CRB that holds the personal information the subject of the complaint.

In the event that you are not satisfied with the resolution provided, then you can make a complaint to the Information Commissioner on the OAIC website at www.oaic.gov.au

9. Will Personal Information Be Disclosed To Overseas Recipients

Vinsan does not disclose information about the client to third party overseas recipients unless the client has provided its consent. Vinsan will notify you if circumstances change regarding overseas disclosure and will comply with the Act and the GDPR in all respects.

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Unless otherwise agreed, Vinsan agrees not to disclose any personal information about the client for the purpose of direct marketing. You have the right to request (by telephone and/or by email) that Vinsan does not disclose any personal information about you for the purpose of direct marketing.

10. Availability Of This Privacy Policy Manual

This Privacy Policy manual is available to all clients of Vinsan. It will be made available (where applicable) on Vinsan's website.

This manual will also be available upon request at Vinsan's business premises and is available to be sent to you if required.

If you require a copy of this Privacy Policy, please make a request utilising the following contact information in the first instance:

**The Privacy Officer
Vinsan**
25 Katanning Street
Bayswater WA 6053
admin@vinsansalvage.com.au
(08) 9377 3700

11. Privacy Officer (Responsibilities)

Vinsan has appointed an internal Privacy Officer to manage its privacy matters. The name of this officer is available by making contact with Vinsan. The privacy officer's duties include (but are not limited to) the following:

The Privacy Officer needs to be familiar with the APP's. Educational material is available from the office of the Privacy Commissioner which explains what Vinsan needs to know in order to comply with the Privacy Act.

If a person complains to the Privacy Commissioner that Vinsan has breached their privacy, the Information Commissioner may contact the Privacy Officer to discuss the complaint, and to see whether there is any means of settling the matter. The Privacy Officer shall provide whatever assistance is necessary. The Privacy Officer may be asked to provide background information or identify the staff members who can do so.

Complaints

In the event that a complaint about privacy issues is received the Privacy Officer will:

- 1/ Take ownership of the complaint and ensure that it is dealt with in a timely manner.
- 2/ Acknowledge receipt of the complaint within 24 hours and advise the complainant of their rights.
- 3/ Fully investigate the complaint.
- 4/ Respond, with findings, to the complainant within 30 days of receipt.
- 5/ Keep a record of all complaints received for ongoing review of policies and procedures.

In the event that a complaint about privacy issues is received via a credit reporter the Privacy Officer will:

- 1/ Take ownership of the complaint and ensure that it is dealt with in a timely manner.
- 2/ Acknowledge receipt of the complaint to the credit reporter within 24 hours.
- 3/ Fully investigate the complaint.
- 4/ Respond, with findings, to the credit reporter within 7 days of receipt.
- 5/ Keep a record of all complaints received for ongoing review of policies and procedures.