

## PRIVACY POLICY

### Tagg Technologies

#### **1. We respect your privacy**

- a. Tagg Technologies respects your right to privacy and is committed to safeguarding the privacy of our customers and website visitors. We adhere to the Australian Privacy Principles contained in the Privacy Act 1988 (Cth). This policy sets out how we collect and treat your personal information.

#### **2. What is Personal Information**

- a. Personal Information is information that identifies you or another individual. Examples of Personal Information include: names, addresses, email addresses, and phone numbers.
- b. This Personal Information is obtained in many ways including by information you provide to us when signing up to our website, email, your interactions with us, third parties.

#### **3. Collection of personal information**

- a. Tagg Technologies will, from time to time, receive and store personal information you enter onto our website, provided to us directly or given to us in other forms.
- b. You may provide basic information such as your name, phone number, address and email address to enable us to send information, provide updates and process your product or service order. We may collect additional information at other times, including but not limited to, when you provide feedback, when you provide information about your personal or business affairs, change your content or email preference, respond to surveys and/or promotions, provide financial or credit card information, or communicate with our customer support.
- c. Additionally, we may also collect any other information you provide while interacting with us.

#### **4. How we collect your personal information**

- a. Tagg Technologies collects personal information from you in a variety of ways, including when you interact with us electronically or in person, when you access our website and when we provide our services to you. We may receive personal information from third parties. If we do, we will protect it as set out in this Privacy Policy.

#### **5. Use of your personal information**

- a. Tagg Technologies may use personal information collected from you to provide you with information, updates and our services. We may also make you aware of new and additional products, services and opportunities available to you. We may use your personal information to improve our products and services and better understand your needs.
- b. Tagg Technologies may contact you by a variety of measures including, but not limited to telephone, email, sms or mail.

#### **6. Why do we collect Personal Information?**

- a. We collect your Personal Information for the primary purpose of providing our services to you, providing information to our clients and marketing. We may also use your Personal Information for secondary purposes closely related to the primary purpose, in circumstances where you would reasonably expect such use or disclosure. You may unsubscribe from our mailing/marketing lists at any time by contacting us in writing.
- b. If you choose not to provide us with your Personal Information, features of the website may become unavailable to you. If you choose not to provide us with your Personal Information we may not be able to:
  - i. provide you with the products or services you requested, either to the same standard, or at all;
  - ii. provide you with information about services that you may want, including information about discounts, sales or special promotions; or

iii. change the content of our website to your preferences and your experience of our website may not be as enjoyable or useful.

c. When we collect Personal Information we will, where appropriate and where possible, explain to you why we are collecting the information and how we plan to use it

**iv. Disclosure of your personal information**

- a. We may disclose your personal information to any of our employees, officers, insurers, professional advisers, agents, suppliers or subcontractors insofar as reasonably necessary for the purposes set out in this Policy. Personal information is only supplied to a third party when it is required for the delivery of our services.
- b. We may from time to time need to disclose personal information to comply with a legal requirement, such as a law, regulation, court order, subpoena, warrant, in the course of a legal proceeding or in response to a law enforcement agency request.
- c. We may also use your personal information to protect the copyright, trademarks, legal rights, property or safety of Tagg Technologies, [www.credible.com.au](http://www.credible.com.au), its customers or third parties.
- d. Information that we collect may from time to time be stored, processed in or transferred between parties located in countries outside of Australia.
- e. If there is a change of control in our business or a sale or transfer of business assets, we reserve the right to transfer to the extent permissible at law our user databases, together with any personal information and non-personal information contained in those databases. This information may be disclosed to a potential purchaser under an agreement to maintain confidentiality. We would seek to only disclose information in good faith and where required by any of the above circumstances.
- f. By providing us with personal information, you consent to the terms of this Privacy Policy and the types of disclosure covered by this Policy. Where we disclose your personal information to third parties, we will request that the third party follow this Policy regarding handling your personal information.

**v. Security of your personal information**

- a. Tagg Technologies is committed to ensuring that the information you provide to us is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure information and protect it from misuse, interference, loss and unauthorised access, modification and disclosure.
- b. The transmission and exchange of information is carried out at your own risk. We cannot guarantee the security of any information that you transmit to us, or receive from us. Although we take measures to safeguard against unauthorised disclosures of information, we cannot assure you that personal information that we collect will not be disclosed in a manner that is inconsistent with this Privacy Policy.
- c. The Service may contain links to third-party websites, advertisers and online services that are not owned or controlled by us. We have no control over, and assume no responsibility for, such websites and online services. Be aware when you leave the Service; we suggest you read the terms and privacy policy of each third-party website and online service that you visit.

**vi. Access to your personal information**

- a. You may request details of personal information that we hold about you in accordance with the provisions of the Privacy Act 1988 (Cth). A small administrative fee may be payable for the provision of information. If you would like a copy of the information, which we hold about you or believe that any information we hold on you is inaccurate, out of date, incomplete, irrelevant or misleading, please email us at [help@credible.com.au](mailto:help@credible.com.au).
- b. We reserve the right to refuse to provide you with information that we hold about you, in certain circumstances set out in the Privacy Act.

## **10. Complaints about privacy**

- a. If you have any complaints about our privacy practises, please feel free to send in details of your complaints to Suite 11/232 Churchill Avenue, Subiaco, Western Australia, 6008. We take complaints very seriously and will respond shortly after receiving written notice of your complaint.

## **11. Changes to Privacy Policy**

- a. Please be aware that we may change this Privacy Policy in the future. We may modify this Policy at any time, in our sole discretion and all modifications will be effective immediately upon our posting of the modifications on our website or notice board. Please check back from time to time to review our Privacy Policy.

## **12. GDPR and CCPA Policy**

- a. If the European General Data Protection Regulation (GDPR) applies in respect of any of the personal information we collect from a Member, then the GDPR Policy will apply to your interactions with that Member.
- b. For the purposes of GDPR Policy, we are the 'controller'.
- c. If the California Consumer Protection Act (CCPA) applies in respect of any personal information we collect from a Member, then the CCPA Policy will apply to your interactions with that Member.

## **13. Website**

### **a. When you visit our website**

When you come to our website ([www.credible.com.au](http://www.credible.com.au)) we may collect certain information such as browser type, operating system, website visited immediately before coming to our site, etc. This information is used in an aggregated manner to analyse how people use our site, such that we can improve our service.

### **b. Cookies**

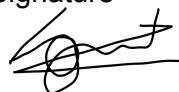
We may from time to time use cookies on our website. Cookies are very small files which a website uses to identify you when you come back to the site and to store details about your use of the site. Cookies are not malicious programs that access or damage your computer. Most web browsers automatically accept cookies but you can choose to reject cookies by changing your browser settings. However, this may prevent you from taking full advantage of our website. Our website may from time to time use cookies to analyse website traffic and help us provide a better website visitor experience. In addition, cookies may be used to serve relevant ads to website visitors through third party services such as Google Adwords. These ads may appear on this website or other websites you visit.

### **c. Third party sites**

Our site may from time to time have links to other websites not owned or controlled by us. These links are meant for your convenience only. Links to third party websites do not constitute sponsorship or endorsement or approval of these websites. Please be aware that Tagg Technologies is not responsible for the privacy practises of other such websites. We encourage our users to be aware, when they leave our website, to read the privacy statements of each and every website that collects personal identifiable information.

Approved by:

Signature



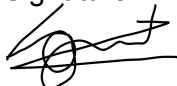
Full Name: Louis Thomas William Grist  
Date: 03/10/2021

## GDPR Policy

1. This additional policy only applies to residents of the European Economic Area ("EEA"). For the purposes of General Data Protection Regulation (EU) 2016/679 ("GDPR"), we are the 'controller'.
2. "Personal Information" as that term is defined in the Privacy Policy means any information that can be used to identify you either directly or indirectly and either in isolation or by combination with other data.
3. If you are a resident in the EEA, you have the following rights in relation to your Personal Information (where applicable):
  1.
    - a. Access: You may obtain from us a confirmation as to whether or not personal information concerning you is being processed and to request access to that personal information. This information includes: the purpose of the processing, the categories of personal information concerned, and the recipients to whom the personal information have been or will be disclosed. This right to access is not absolute, and may be restricted by the rights of other individuals. An initial copy of your personal information may be requested free of charge, but further copies or requests will incur a reasonable fee based on our administrative costs.
    - b. Rectification: You have the right to correct or complete any inaccurate or incomplete personal information that we process about you.
    - c. Deletion: You may request that we delete personal information that we process about you, but are not under obligation to delete this information if we have a legal obligation to retain this information or we require the information to defend or prosecute a legal claim.
    - d. Portability: Upon request we may provide you with personal information that we hold about you in a portable, structured, electronic format and to transmit this data to another data processor.
    - e. Objection: If you wish to object to processing of your personal information, we may be required to cease processing your personal information. If you exercise this right, your personal data may no longer be processed by us. You may exercise this right by contacting the Privacy Officer.
  4. Withdrawing Consent: You have the right to withdraw your consent at any time. Withdrawing consent does not affect the lawfulness of the processing prior to the withdrawal of consent. You should note that the withdrawal of consent may not affect our right to use some or all of your personal information in circumstances where your consent was not required to use such data.
  5. You can make a request to exercise any of these rights in relation to your personal information by sending the request to the Privacy Officer at the contact details provided in the Privacy Policy.

Approved by:

Signature



Full Name: Louis Thomas William Grist  
Date: 03/10/2021

## CCPA Policy

This additional policy only applies to residents of the State of California and is adopted to comply with the California Consumer Privacy Act of 2018 (CCPA). This notice and policy will apply in relation in respect of any information which is subject to the CCPA and take precedence over the Privacy Policy to the extent of any inconsistency.

Terms that are defined in the CCPA shall have the same meaning when used in this Policy.

### 1. Collection, Disclosure or Sale of Personal Information

You have the right to request that we provide you with details of what personal information we collect, use, disclose and sell about you specifically ("right to know").

To submit a request to exercise the right to know, please submit an email request to [help@credible.com.au](mailto:help@credible.com.au) and include "CCPA Right to Know" in the subject line. In your email, please specify the details you would like to know, specifying any personal information you would like to access.

You will be asked to provide sufficient information to verify your identity. The information that we ask you to provide to verify your identity will depend on your prior interactions with us and the sensitivity of the personal information at issue. We will respond to your request in accordance with the CCPA. If we deny your request, we will explain why.

### 2. Our Personal Information Handling Practices

We have set out below the categories of personal information we have potentially collected about California residents in the preceding 12 months with reference to the categories of personal information in California Civil Code § 1798.140 where relevant.

- (a) Identifiers: name, address and email address;
- (b) Categories listed in the California Customer Records Act (Cal. Civ. Code § 1798.80(e)): telephone number, customer surveys, other personal information you provide to us from time to time;
- (c) Characteristics of protected classifications: age, birth date, gender;
- (d) Commercial information: information about the products and services you have purchased from us or which you have enquired about, together with any additional information necessary to deliver those products and services or to respond to your enquiries
- (e) Biometric information: none;
- (f) Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an Internet Web site, application, or advertisement: information gathered through the use of cookies and other tracking software, information relating to you that you provide to us directly through our network or indirectly through use of our network or online presence through our representatives or otherwise;
- (g) Geolocation data: location information;
- (h) Audio, electronic, visual, thermal, olfactory, or similar information.
- (i) Professional or employment-related information: none.
- (j) Education information: none.
- (k) Inferences drawn about you by combination of the above information.

### 3. Our Collection Process

We collect such information from the following categories of sources:

Directly from you (e.g. when you engage with us to use or acquire our products and services, when you contact or request information from us including via our websites, apps,

online forms and surveys and emails, through your conversations with our staff and our representatives, when you complete an application or make a listing enquiry, and when you write to us including via hard copy forms), indirectly from you (e.g. from observing your actions on our sites using cookies), and from third parties including our service providers, third party companies such as credit reporting agencies, law enforcement agencies and other government entities, advertisers, recruitment agencies, contractors and business partners, and from someone else you use to interact with us (e.g. a real estate agent).

We collect your personal information for the purposes set out in the Privacy Policy.

#### 4. Disclosures

In the preceding 12 months, we disclosed the above categories of personal information to the following categories of third parties for a business purpose, in some cases as directed by you: our employees, related bodies corporate, business partnerships and joint venture entities; our external service providers including without limitation web hosting providers, advertisers, IT systems administrators, professional advisers such as accountants, solicitors, business advisors and consultants; our existing or potential agents and/or business partners; insurers, reinsurers, intermediaries and claims assessors; specific third parties authorised by you to receive information held by us; the police, any relevant government authority or enforcement body, or your Internet Service Provider or network administrator, for example, if we have reason to suspect that you have committed a breach of any of our terms and conditions, or have otherwise been engaged in any unlawful activity, and we reasonably believe that disclosure is necessary; and as otherwise required or permitted by law.

When a business sells your personal information, you have a right to opt out of such sale. We do not sell, and in the preceding 12 months did not sell, California residents' personal information. We do not have actual knowledge that we sell the personal information of minors under 16 years of age.

#### 5. Requesting Deletion of Personal Information

In addition to other rights you may also request deletion of personal information that we collect or hold about you. To submit a request to delete personal information, email your request to [help@credible.com.au](mailto:help@credible.com.au) and include "CCPA Request to Delete" in the subject line. Please make sure you specify in your request what personal information you would like to have deleted.

We may require you to verify your identity prior to deleting any information. Once your identity is verified, we will respond to your request in accordance with the CCPA. If we deny your request, we will explain why.

#### 6. Contact

If you have any questions or comments about this policy, our privacy notice, the ways in which we collect and use your Personal Information, your choices and rights regarding such use, please do not hesitate to contact us at:

Email: [help@credible.com.au](mailto:help@credible.com.au)

Approved by:

Signature



Full Name: Louis Thomas William Grist  
Date: 03/10/2021