

CC Group Privacy Policy

1. Compliance with Australian Privacy Principles

- 1.1 Construction Consultants (PM) Pty Ltd and Construction Consultants (QS) Pty Ltd (**CC Group**) respects and acknowledges the importance of privacy. CC Group is compliant with the Australian Privacy Principles (**APP**) as contained within the *Privacy Act 1988 (Cth)* (**Act**) along with the *Credit Reporting Privacy Code* (**Code**), when collecting, using, disclosing and managing your personal information.
- 1.2 This Privacy Policy contains information in relation to CC Group's management of your personal information in accordance with the APP and the Code.
- 1.3 For the purposes of this Privacy Policy, the term "personal information" has the meaning given to it in the Act.

2. Use of personal information

- 2.1 CC Group collects and uses personal information for a variety of reasons, which includes the following:
 - (a) where it is necessary to provide services;
 - (b) responding to enquiries from customers, including processing of complaints made to CC Group;
 - (c) where it is necessary to evaluate your financial position;
 - (d) dealing with credit infringements;
 - (e) protecting CC Group and CC Group's assets (including against fraud) and selling CC Group's assets (including by assigning any debts);
 - (f) enforcing CC Group's rights (including undertaking debt collection) in connection with products and services provided by CC Group;
 - (g) monitoring data, usage, records and statistics derived from your use of products and services provided by CC Group for the furtherance of CC Group's business, for general market research and to be disclosed to third parties in relation to the aforementioned;
 - (h) CC Group's business development, including sending of updates and publications;
 - (i) auditing and managing the use of CC Group's website; or
 - (j) in order for CC Group to comply with legal and regulatory obligations.
- 2.2 You may withdraw your consent to receive marketing materials from CC Group by contacting CC Group's Privacy Officer, details of which are contained within this Privacy Policy.

3. Collection of personal information

- 3.1 CC Group collects personal information through a variety of methods, which includes the following:
 - (a) directly from you;
 - (b) through your access and use of CC Group's website;
 - (c) when you subscribe to receive information from CC Group;

- (d) when you communicate with CC Group, by email, post or otherwise;
- (e) through publicly available information; or
- (f) in relation to credit matters:
 - (i) by contacting the relevant credit reporting body and other credit providers who may hold information about you that is relevant to CC Group;
 - (ii) your employer;
 - (iii) your referees; or
 - (iv) professionals that you have had dealings with, including accountants, lawyers or financial advisers.

3.2 In the event that CC Group is unable to obtain personal information from you as outlined above, this may result in CC Group being unable to:

- (a) assess your suitability, both financial or otherwise, in order for CC Group to provide you with products or services; or
- (b) provide you with marketing material.

4. Types of personal information and storage

4.1 The type of personal information that CC Group may hold includes the following:

- (a) your name, age, occupation and other contact information;
- (b) financial and related information, including assets, expenses, income and employment history;
- (c) your transaction history, including details of any products or services that you have purchased from CC Group, or that you have enquired about; and
- (d) any other information provided by you in using CC Group's website.

4.2 The personal information referred to in clause 4.1 above is held by CC Group in both hardcopy files and also in an electronic form.

5. Personal information in relation to credit

5.1 In the event that we need to collect information about you in relation to credit matters, such information may include:

- (a) your credit application history with us and other credit providers;
- (b) your repayment history for any lines of credit;
- (c) any Court proceedings against you;
- (d) any default information in relation to you; or
- (e) publicly available information about you that relates to your credit worthiness.

5.2 By submitting an application for products or services with CC Group, you agree and acknowledge that CC Group may:

- (a) obtain credit reporting information about you and credit reports from a creditor reporting body for the purposes of:

- (i) assessing your financial ability to obtain products and services from CC Group;
or
 - (ii) collecting payments that may be overdue.
- (b) disclose your name, residential address and date of birth to a credit reporting body so that the credit reporting body can provide an assessment of whether the information provided by you matches (in whole or in part) the information in the possession of the credit reporting body's possession or control.

6. Disclosure of personal information

- 6.1 CC Group may be required to disclose your personal information to the following third parties:
- (a) external service providers, such as a distribution company so that the third party is able to carry out the service that they have been engaged by CC Group for;
 - (b) third parties who have instructed us to provide services;
 - (c) organisations that provide products or services used by CC Group;
 - (d) our professional advisors, including our accountants, lawyers, business advisors and consultants; or
 - (e) any legal industry regulatory body in any of the states and territories that we operate in.
- 6.2 Where the Act permits, CC Group may also disclose personal information to third party suppliers and service providers located overseas for some of the purposes listed above.

7. Protection of personal information

- 7.1 CC Group will take all reasonable steps to ensure that your personal information is properly protected from misuse, loss, unauthorised access, modification or disclosure.

8. Access to Privacy Policy

- 8.1 This Privacy Policy is publically available, free of charge through CC Group's website.

9. Change to Privacy Policy

- 9.1 This Privacy Policy may change from time to time as required by CC Group in order to reflect legislative and other changes.

10. Access to Privacy Policy and complaints handling

- 10.1 In the event that you wish to access personal information which is stored by CC Group, you may make a request for access to that personal information to:

The Privacy Officer

Name: Edward Dakhoul
Email: privacy@constructionconsultants.net.au
Phone: 02 9633 9233
Address: Level 7, 79 George Street
Parramatta NSW 2150

- 10.2 In the event that access to personal information is requested, CC Group will endeavour to respond to that request as soon as reasonably practicable if and to the extent required by applicable law.

- 10.3 If there is no applicable requirement under law for CC Group to provide you with access to personal information, CC Group will respond if such disclosure is fair and reasonable at CC Group's discretion.
- 10.4 CC Group reserves the right to make an administrative charge to you if it is required to provide you with access to personal information as outlined in clauses 10.2 and 10.3 above.
- 10.5 If you are concerned that CC Group has breached any of the Australian Privacy Principles, please contact the Privacy Officer.