

Privacy Policy

If you are unsure about this policy please contact West Coast Radio Pty Ltd's management for more information at frontdesk@coastradio.com.au.

This privacy policy applies to this Website.

West Coast Radio are bound by the National Privacy Principles of the *Privacy Act 1988* and are committed to safeguarding any of your personal information we may hold from time to time in accordance with the those Principles.

"Personal information" for the purposes of this policy is information about and which identifies individuals. It includes information obtained from an individual or a third party and, for individual credit applicants and guarantors, includes anything about credit worthiness, standing, history and capacity which, under and in accordance with the Privacy Act may lawfully be exchanged. In general, we will not use or disclose personal information collected about you otherwise than for a purpose set out in this policy, for a purpose you would reasonably expect, a purpose required or permitted by law, or a purpose otherwise disclosed to or authorised by you.

In respect of particular services that we offer or provide to you, we may make other privacy disclosures to you or seek your authority to use your personal information in ways which are different from or more specific than those stated in this policy. In the event of any inconsistency between the provisions of this policy and those other disclosures, the other disclosures will prevail.

Collection of personal information

West Coast Radio will not ordinarily collect any information about you except where you provide it to us or it is provided to us with your authority.

The types of personal information we collect generally include your name, address, telephone number, email address and other relevant contact details.

In some circumstances, we may also collect personal information, which may be deemed sensitive. Unless the collection of sensitive information is required or permitted by or under law, we will obtain your consent to its collection. If the sensitive information relates directly to your ability to meet a financial obligation to us, you consent to our collection of it.

West Coast Radio will collect personal information directly from you when you complete an online form for one of our products or services, deal with us over the telephone or in person, send us a letter or email or visit our website.

On occasions, we may need to collect personal information about you from third parties, such as credit reporting agencies, our business alliance partners or your

agents. If required by law, we will obtain your consent to collect information from third party sources.

West Coast Radio only collect personal information about you that is necessary for our functions and activities and, ordinarily, you will be told the purposes for which we collect that information when it is collected.

As a general rule the collection of your personal information will be necessary for us to provide a service to you or to maintain our relationship with you.

Additionally, the purposes for which we will generally collect and use your personal information will include:

- complying with legislative and regulatory requirements;
- performing our administrative operations, including accounting, risk management, record keeping, archiving, systems development and testing, credit scoring and staff training;
- managing our rights and obligations in relation to external payment systems;
- conducting market or customer satisfaction research;
- developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
- developing and identifying products and services that may interest you; and
- (unless you ask us not to) telling you about certain products and services.

West Coast Radio also advise that each time our Website is visited, we may use cookies to record the date and time of access to the site and any information read or downloaded but this information does not identify the user and therefore is not personal information.

A cookie is a small text file placed on your computer hard drive by a web page server, which can then be accessed by our web servers. You may configure your web browser not to accept cookies, however this may mean that you may not be able to make full use of the Website.

Personal information about third parties

If at any time you supply us with personal information about another person, you should ensure that you are authorised to do so and you must agree to inform that person who we are, that we will use and disclose their personal information and that they may gain access to it should we hold that information.

Use and disclosure of personal information

West Coast Radio will not use or disclose information collected about you other than for a purpose made known to you, a purpose you would reasonably expect, a purpose required or permitted by or under any law or a purpose otherwise authorised by you.

You authorise us to disclose necessary information to related companies and to any agents or contractors who provide services to us in connection with the provision of products or services you have sought from us. These parties are prohibited from using your personal information except for the specific purpose for which we supply it to them.

Subject to what is permitted by law, the types of third parties we may disclose your personal information to include:

- our agents, contractors and external advisers whom we engage from time to time to carry out, or advise on, our functions and activities;
- your agents and contractors, including your legal or financial adviser;
- credit reporting agencies;
- your referees;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- any person or organisation who introduces you to us;
- other organisations with whom we have alliances or arrangements (including loyalty programs) for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- anyone supplying goods or services to you in connection with a loyalty program associated with a facility provided to you;
- debt collecting agencies;
- external payment systems operators;
- (unless you tell us not to) other organisations (including our related bodies corporate) and their agents for the marketing of specific products and services.

Your access to your personal information

If at any time you wish to know what personal information we are holding about you, you are welcome to apply for your details by contacting our office at frontdesk@coastradio.com.au.

Under certain circumstances, we may not be able to tell you what personal information we hold about you. This includes where:

- it would have an unreasonable impact on the privacy of other individuals;
- the information relates to legal proceedings with you;
- the information would reveal our commercially sensitive decision-making process; or
- we are prevented by law from disclosing the information, or providing access would prejudice certain investigations.

West Coast Radio will take reasonable steps to ensure that your personal information is accurate, complete and up-to-date. If at any time you believe that personal information that we hold about you is inaccurate, incomplete or out of date, please advise us by contacting our office at frontdesk@coastradio.com.au and we will take all reasonable steps to update the information we are holding.

Security of your personal information

West Coast Radio maintains strict procedures and standards and takes all reasonable care to prevent unauthorised access to, and modification and disclosure of, your personal information. West Coast Radio will take all reasonable steps to protect your personal information from misuse and loss.

No data transmission over the Internet can be guaranteed as fully secure and accordingly, we cannot guarantee or warrant the security of any information you send to us using our web forms or forums. You submit information over the Internet at your own risk.

If we no longer require your information, we will destroy or de-identify it.

Direct marketing

West Coast Radio adheres to the Direct Marketing Code of Conduct produced by the Australian Direct Marketing Association.

West Coast Radio will use your personal details, including your email address, to provide you with information, specific promotions, competitions and products and services that may be of interest to you. West Coast Radio also provides your details to other organisations (including our related companies) but only for specific marketing purposes.

If at any time you do not wish to receive further marketing information, you have the option to ask us not to send you any further information about products and services and not to disclose your information to other organisations for that purpose. You may do this by contacting our office at frontdesk@coastradio.com.au.

Complaints about breaches of privacy

If you believe that the privacy of your personal information has been compromised or is not being adequately protected, you should contact us by contacting our office at frontdesk@coastradio.com.au. West Coast Radio will make every effort to resolve your complaint internally.

If we do not resolve your complaint to your satisfaction, you may apply to the Federal Privacy Commissioner to have your complaint investigated. For more information about how you may lodge a complaint with the Federal Privacy Commissioner, please contact the Commissioner's hotline service on 1300 363 992.

Changes to this Privacy Policy

This statement sets out our current privacy policy. Please note that this policy may change from time to time and we encourage you to periodically check our privacy policy for any changes.

This policy applies to this website

This privacy policy applies to any website operated by us.

When you use a link from the Website to the websites of third parties, those websites are not subject to our privacy standards. Those third parties are responsible for informing you of their own privacy policies.

If personal information about you is collected by third parties on any websites you have accessed through this Website, we may also collect or have access to that information as part of our arrangement with those third parties.

Third Party Websites

From time to time, we may use third party websites or platforms (including those located at <http://www.facebook.com> and <http://www.twitter.com>) to interact or share information with you. You may choose to connect with or provide information to us through these third party websites at your own discretion. However, any and all information you send, upload or provide to us will be subject to the privacy policies of those third party websites. We will not use the information you provide to us through these third party websites in any manner contrary to this privacy policy, but we are not responsible for and cannot guarantee the use of your information by the third party website in accordance with their own privacy policy or otherwise.

Additionally, if you choose to connect or interact with us through our account on any third party platform, you agree to indemnify us from against any and all liability or third party claim which may arise as a result of your usage of the same.

Contacting Us

If you have any questions regarding this privacy policy or would like more information about the way we manage your personal information, telephone us on 61 8 9581 2666 or email us at frontdesk@coastradio.com.au.

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