

Privacy Policy

Reviewed and valid as of 1st September 2020

DJ Home Pty Ltd trading as Peter Hansen Yacht Brokers Raby Bay A.C.N. 624 739 788 (referred to in this document as “PHYB” or “we” or “us”).

1. Protection of your privacy and personal information

We take the protection of your privacy very seriously. This Privacy Policy sets out how we deal with your personal information.

PHYB is bound by the Australian Privacy Principles under the *Privacy Act 1988* (Cth).

By using the PHYB website, or by providing any personal information to PHYB, you consent to the collection, use and disclosure of your personal information as set out in this Privacy Policy.

2. What personal information does PHYB collect?

In order for us to supply services and benefits to you, we need to collect certain personal information about you. This personal information may include your name, address, telephone number, date of birth, email address and other contact details, bank account, credit card details, occupation, government identification numbers (such as a driver’s license number or passport number) and details of your use of our products, services or benefits.

PHYB will not collect sensitive information from you.

From time to time, you may provide us, and we may collect from you, personal information of a third party. Where you provide the personal information of a third party, it is your responsibility to ensure that these persons are aware of this Privacy Policy, understand it, and agree to accept it.

You do not have to provide us with any personal information, however, if you do not do so, we may not be able to complete a transaction you have entered into, finalize payment of a product or service you have requested.

3. How PHYB collects personal information

We may collect personal information in a range of ways, including:

- when you provide it directly to us, for example, by submitting it to us via our website, via any electronic or paper forms you submit to us, or by you providing information to our staff or representatives personally, or by telephone, email, Live chat or any social media networks through which you may liaise with us;
- In the course of providing you with a requested product, service or benefit;
- From third party service providers, business partners, including, without limitation, Commercial associates, Banks, Marine Surveyors, Insurers;
- From publicly available sources;

- From electronic tagging mechanisms such as cookies
- From our records of your use of the service; and
- when we are required to do so by law, for example, when we are required to verify your identity from certain documents before supplying a product, service or benefit to you or to complete a document essential to the delivery of a service.

4. Why PHYB collects, uses and discloses personal information

PHYB will use the personal information it collects for the purpose disclosed at the time of collection, or otherwise as set out in this Privacy Policy. PHYB will not use your personal information for any other purpose without first seeking your consent, or where authorized or required by law.

PHYB collects uses and discloses personal information about you in order to supply our products, services or benefits to you, or for related purposes, for example:

- invoicing for your use of our services; administering your use of our products, services or benefits;
- doing anything we are required to do by law or on the direction of a relevant authority, including to assist in connection with legal proceedings, crime or fraud protection, detection and prosecution;
- Business planning and product development;
- informing you about problems with our products, services or benefits;
- informing you about ways our products, services or benefits, or your use of our products, services or benefits, can be improved;
- reviewing and improving our products, services or benefits;
- providing you with marketing and promotional material, including by direct marketing, information about other products and services, including products and services provided by our commercial associates (unless you tell us that you opt-out of the use of your personal information for these purposes, as detailed below);
- protecting the safety of you or any member of the public, for example, to avoid an Imminent threat to a person's life.

We may also disclose your personal information to third parties who work with us in our business including, without limitation, any of our commercial associates, suppliers and business partners, agents, consultants, professional advisers to help provide, promote or improve the products, services or benefits we provide, or where authorized or required to do so by law.

For example, we may disclose your personal information to:

- Raby Bay Marina Pty Ltd ABN 27 065 024 688 in relation to matters relating to you

and the provision of services by that company, e.g. Marina Berth rental or fuel supplies.

- Our billing and debt-recovery service providers;
- Our information technology suppliers; and
- Our bankers and Google Analytics, as set out in 5 and 6, below

PHYB may also disclose personal information in circumstances where it is authorized or required to do so by law, and in circumstances where we consider it is appropriate to do so in order to ensure laws are complied with, for example, to reduce the occurrence of fraud.

5. Use of your personal information by our Bankers

PHYB engages its bankers to supply merchant facilities to Us. These merchant facilities allow us to process electronic transactions, including on occasions, credit and debit card transactions.

In order for you to use the electronic transaction facilities that we make available in connection with our services, some of your personal information will be supplied to our bankers. In some circumstances, information you supply will be collected directly by our bankers, and will not be disclosed or available to us. Our bankers may be required by law to collect and disclose personal information about you, for example, under counter terrorism and anti-money laundering legislation.

Our bankers may disclose your personal information to its service suppliers and companies and organizations with a commercial relationship with our bankers or to other organizations or authorities it is authorized or required by law to disclose to.

You may request access to information held about you by our bankers by contacting us.

If your personal information is not supplied to our bankers, you may not be able to use some or all of the electronic transaction facilities we make available in connection with our services.

6. Use of personal information by Google Analytics and Website data

We may use Google Analytics and other web traffic recording devices to record information about the number of and types of visitors to the PHYB website. We may use remarketing with Google Analytics to advertise online. We also may use display advertising.

Third party vendors, including Google, may show PHYB ads on websites across the Internet. PHYB and third-party vendors, including Google, use first-party cookies (such as the Google Analytics cookie) and third-party cookies (such as the DoubleClick cookie) together to inform, optimize and serve ads based on someone's past visits to the PHYB Website. See Google AdSense to find out more about cookies.

You can opt-out of Google Analytics for Display Advertising and customize Google Display Network ads using the Google Ads Preferences Manager.

You can also use the Google Analytics opt-out browser add-on to instruct the Google Analytics JavaScript not to send any information about the website visit to Google Analytics.

7. Direct Marketing

We may also use and disclose your personal information to send direct marketing to you from us and/or from third parties including, without limitation, social networking sites, our related bodies corporate, commercial associates, suppliers and business partners, agents, consultants, professional advisers, who work with us to help provide, promote or improve the products, services or benefits we provide.

The direct marketing may relate to the products, services and benefits we provide or to keep you informed of new developments we believe may be of interest to you.

You may opt-out of receiving this direct marketing through the unsubscribe function that will be made available to you with each direct marketing communication, by sending an email to us at reception@phyb.com.au with the words "opt out" in the title or by calling us on 07 38214144.

8. Use of cookies

We may obtain information about your general internet usage by using cookies. A cookie is a text file, which is generated by your internet browser and stored on the hard drive of your computer. Cookies help us monitor how visitors are using our website and allow us to improve our site and to deliver a more personalised web experience. Some of the cookies we use are essential for the site to operate, whereas others are aimed at enhancing and personalising your user experience.

Information collected via cookies may also be used for providing you with marketing and promotional material when you use the internet. You can control your cookies in your internet browser's settings.

9. How does PHYB store and protect personal information?

PHYB stores personal information in a combination of computer storage facilities, paper-based files and other records. In doing so, we have taken numerous steps to protect your personal information from misuse, interference and loss, and unauthorised access, modification or disclosure.

Additionally, we take reasonable steps to destroy or de-identify personal information when we no longer need it.

The internet is not a secure method of transmitting information. Accordingly, we cannot and do not accept responsibility for the security of information you send to or receive from us over the internet, or for any unauthorised access or use of that information.

10. Does PHYB send personal information overseas?

PHYB will not knowingly disclose your personal information to organizations overseas.

11. How you can access your personal information

PHYB will take reasonable steps to keep personal information it collects, uses and retains

about you accurate and up-to-date. This may include periodically requesting your confirmation of the accuracy of the information we hold about you.

If there are any errors in the personal information we hold about you, or if you tell us that any of your personal information has changed (for example, your address), we will correct and update the information we hold about you.

At your request, we will provide you with a copy of any personal information which we hold about you, unless an exception to the *Privacy Act 1998* (Cth) applies. We may charge a fee for retrieving this information, in which case we will inform you of the fee and obtain your agreement to that fee before providing the information.

If you would like to obtain a record of your personal information that PHYB holds, please send an email reception@phyb.com.au or phone 07 38214144.

12. How to contact us or make a Privacy Complaint

If you have any questions about this Privacy Policy, if you wish to update information we hold about you or if you wish to make a complaint about our collection, use or disclosure of your personal information under this Privacy Policy, please contact:

General Manager

PO Box 1107

Cleveland QLD 4163

Or Email reception@phyb.com.au

Complaints will be acknowledged and responded to within 30 days.

The response will confirm whether or not there has been a breach. In the event of a breach the response will provide detailed information on what action is being taken to rectify the breach, how similar breaches will be prevented in the future and if there are any actions you should take to minimise the impact of any such breach.

Should you consider the result unsatisfactory, or if there is failure to respond within the 30 day timeframe, a request to review the complaint and resolution can be made.

If you remain unsatisfied you can visit the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au to lodge a further complaint.