

SGIC Security - Monitoring and Equipment Terms and Conditions

Your Customer Service Security Agreement ('Contract¹') is comprised of the following documents:

- (a) the Customer Agreement;
- (b) these Terms and Conditions;
- (c) the Direct Debit Request Service Agreement (if applicable).

Definitions

Alarm Event means the activation of Your Alarm System and includes a Personal Emergency Event.

Alarm System means Intruder Alarm System or Medical Alarm System as specified in the Customer Agreement.

Burglary Event means alarm activation that has been triggered as a physical break-in or problem to an alarmed area.

Contract Start Date means the commencement date of the Customer Agreement.

Contact List means the person(s) specified in the Customer Agreement.

Customer Call Plan means the procedures to be followed by Us in the event of receiving a signal from your Alarm System.

Direct Debit Request Service Agreement means agreement to establish pre-authorised payment under which a customer authorizes their bank to pay a fixed amount or variable amounts directly to a payee.

Emergency Services means police, ambulance, fire services or any other emergency service.

Equipment means the kind of Alarm System to be installed as specified in the Customer Agreement.

Fees means the fees specified in the Customer Agreement.

Force Majeure means act of God, fire, accident, interruptions to power or energy, strike, riot, civil commotion or war whether declared or not, act of terrorism, pandemic, industrial dispute, labour shortage, inability to obtain materials or other events outside our reasonable control.

Initial Term means 12, 24 or 36 months as specified in the Customer Agreement.

Intruder Alarm System means an alarm installed and/or monitored by Us for the purposes of providing an alarm signal when the areas of Your property specified in the Customer Agreement have been entered by an authorised person.

Maintenance Services (if applicable) means the maintenance services specified in the Customer Agreement.

Marketing Purposes means conducting market research and providing information and offers for products and services offered by us or our related entities and other organisations whose products and services We promote.

Medical Alarm System means an alarm installed and/or monitored by Us for the purposes of providing an alarm signal when activated by You creating a Personal Emergency Event.

Monitoring Services means the monitoring services specified in the Customer Agreement.

Multiple Activation means when two or more devices connected to an Alarm System are triggered within a 5 minute period which has activated the alarm system.

Patrol Response Services means the patrol response service nominated by the Customer under 'Patrol Response Authority' in the Customer Agreement.

Payment Plan means the payment plan specified in the Customer Agreement.

Personal Emergency Event means a medical situation which requires the triggering of an alarm activation.

Premises means the location specified in the Customer Agreement.

Preventative Maintenance refers to a periodic prescribed inspection, testing and/or servicing of Equipment. Any repairs or parts required are provided at an additional cost to the customer. Preventative Maintenance is scheduled during normal business hours only.

Services means the Monitoring Services, Maintenance Services and Patrol Response Services.

Single Activation means when any single device connected to an Alarm System is triggered and activates the alarm system.

SGIC means Insurance Australia Limited ABN 11 000 016 722, (trading as SGIC).

Smoke Detection Event means a smoke or fire event triggering an alarm activation.

Term means monitoring term and/or maintenance specified in the Customer Agreement and includes any extension or reduction of that term in accordance with Your Contract.

User Manual means the system manual that We provide You with from time to time.

We, Our or Us means HSC Home Security Pty Ltd ABN 72 639 956 460, and includes our subcontractors, agents and employees.

You or Your means the person(s) specified in the Customer Agreement.

Term

The Contract will be automatically renewed on a monthly basis following the Initial Term unless terminated by either party.

Termination

Either party may terminate the Contract by giving the other party at least 30 days' notice in writing. We may terminate this Contract immediately if You are in breach of any of the Contract terms or if You become insolvent.

If You terminate the Contract during the Initial Term, You will still be required to pay the remaining Fees for the Initial Term.

Upon termination of this Contract, You will be responsible for any costs relating to uninstalling and/or decommissioning the Equipment, except where We terminate other than for your breach. This will need to be carried out by a technician at the Premises. Failure to properly uninstall the Equipment may result in You incurring additional charges from Your telecommunications provider.

Installation of Equipment

You will provide access to the Premises for Us, Our employees and/or agents at all necessary times to install, maintain or repair the Equipment and to uninstall or decommission the Equipment.

The commencement of the Services is subject to Us carrying out an initial inspection of the Premises on the date scheduled for installation of the Equipment.

Once the Equipment is installed, We will send a test signal to the telephone line at the Premises or through GPRS every 7 Days (intruder Alarm Systems) or 24 hours (medical Alarm Systems) to ensure the communication channel is functioning. You will be responsible for any costs relating to this testing.

You agree that You will not hold Us liable for any loss or damage caused to the Premises as a result of installation of the Equipment or Our access to the Premises, unless such loss or damage is caused by any negligent or willful act or omission of Us, Our employees or agents, in which case Our liability to You is limited to \$10,000 including legal costs in respect of the aggregate of all claims during the Term.

Customer Obligations

You agree to do the following:

- (a) pay the Fees;
- (b) immediately advise Us of any changes to the Contact List;
- (c) immediately advise Us of any changes in Your circumstances which could reasonably be seen to affect the provision of the Services;
- (d) provide and maintain a continuous supply of 240V AC power at the Premises at the location of the control panel for the Equipment;
- (e) provide and maintain a working telephone line at the Premises (if applicable);
- (f) provide access to the Premises for Us, Our employees and/or agents to install, maintain or repair the Equipment and to uninstall the Equipment;
- (g) keep the Equipment in good order and repair and immediately report any faults to Us;
- (h) if You have elected not to have any Maintenance Services, You will carry out regular testing on the Equipment and not less than every three (3) months to ensure it is in good working order and report any faults to Us;
- (i) tell Us of any changes to Your telecommunications carrier or Your telephone line or if You change address; and
- (j) tell Us when the Services are no longer required.

Our Obligations

We agree to do the following:

- (a) supply the Equipment;
- (b) install and test the Equipment;
- (c) provide the Services in accordance with the Contract – We may use third parties in the provision of the Services;
- (d) provide You with a User Manual and show You how to use the Equipment; and
- (e) act in accordance with Your instructions.

Fees

You agree to pay the Fees for the:

- (a) Equipment; and
- (b) Services.

The Fees for the Equipment must be paid in full on or before the Contract Start Date unless under a Payment Plan. The Fees for the Services are payable in advance from the Contract Start Date either:

- (a) in full for the Initial Term - if You wish for the Services to continue You will need to pay for the next year in full or via a Payment Plan; or
- (b) monthly in accordance with the Payment Plan - where you elect to pay via Payment Plan, You agree to be bound by the terms of the Direct Debit Request Service Agreement.

If You default in making a payment and it remains unpaid for more than 30 days, We may do any one or more of the following:

- (a) suspend the Services until the payment is made;
- (b) set-off any unpaid Fees against amounts that You have paid in advance;
- (c) terminate the Contract;
- (d) disconnect or uninstall and remove, at Your cost, the Equipment from the Premises.

Monitoring Services

You acknowledge that the Equipment is designed to communicate the activation of an Alarm Event or Personal Emergency Event to our monitoring station through the use of a telephone line or other communication channel. You will be responsible for all charges relating to the use of such communication devices.

An Alarm Event or Personal Emergency Event, activated through the use of the Equipment, can only be monitored by the monitoring centre where the Equipment is within range of the control panel that is installed at the Premises subject to any limitations of the Equipment or areas of Your Premises where the Alarm System may not operate due to interference or

blocking of the signal which will be specified by our technician on installation and set out in the Customer Agreement.

Where an Alarm Event or Personal Emergency Event is triggered, We will use all reasonable efforts to respond in accordance with the Customer Call Plan.

Where We are unable:

- (a) to respond in accordance with the Customer Call Plan; or
- (b) where We reasonably believe that the Customer Call Plan is not appropriate in the particular circumstances; or
- (c) where We cannot obtain instructions from You or an appropriate contact person,

You authorise Us to take such action as We consider necessary in the circumstances. This may include Us contacting and dispatching Patrol Response Services or Emergency Services to the Premises and You authorise Us or Emergency Services access, using any reasonably necessary force, to Your Premises.

Where Patrol Response Services or Emergency Services are dispatched, You agree to pay any costs relating to the services provided.

Where, in providing the Patrol Response Services, We find that the Premises have been physically damaged and You or Your Contacts cannot be reached, We may, at our discretion, take such measures as We deem appropriate in the circumstances to secure and/or protect the Premises which may include engaging a static guard, and You agree to pay us any additional costs We incur in this regard.

You must keep all security codes for operating the Equipment private and ensure that any keyfob remotes, keys or other security access devices are kept securely.

We will not be liable for any default or failure to perform Our obligations under this Contract where such a default or failure is as a result of Force Majeure.

Maintenance Services

If Maintenance Services apply to this Contract, and where You have requested Maintenance Services, We will provide the Maintenance Services in accordance with this Contract.

We will provide any Preventative Maintenance as required, including inspection and testing of the functions of the Equipment. We will organise for this to be done during business hours. Where We identify that repairs are necessary, We will notify You of what is required, including any parts, and any additional costs.

Warranties

Installation warranty

We warrant the labour for a period of 12 months from installation.

Defects in the installation that occur which affect the performance of the Alarm System and notified to Us within this warranty period will be rectified, resupplied or the purchase price of the installation refunded to You, at our discretion.

How to make an installation warranty claim

To claim under the installation warranty you should contact us as follows:

- (a) call us on - 132 553; or
- (b) write to us at - HSC Home Security Pty Limited, PO Box 297, Hurstville NSW BC1481

Warranty claims must be made within the warranty period. We will not pay for any other expense relating to a claim under this warranty.

What the installation warranty does not cover

- (a) un-authorised repairs or alterations performed on the supplied system;

- (b) damage or misuse, accident, neglect or improper operation, modification or adjustment;
- (c) adverse external conditions such as power surges and dips, thunderstorm activity, acts of God, acts of terrorism or damage caused by vermin;
- (d) incorrect or improper maintenance; and
- (e) use of non-authorised/non-standard, defective or incompatible parts.

Equipment Warranty

Some Equipment may come with a manufacturer's warranty - we make no warranties in respect of Equipment.

If You wish to claim against a manufacturer under its equipment warranty please contact us and where possible We will arrange for the return of the Equipment to the manufacturer. In some cases You may need to contact the manufacturer directly.

Australian Consumer Law (ACL)

The above warranties are in addition to other rights and remedies you may have under the Competition and Consumer Act 2010 and similar state and territory laws.

Our goods and services come with guarantees that cannot be excluded under the ACL if you are a consumer under the ACL. You are entitled to a replacement or refund for a major failure and for compensation for any other reasonably foreseeable loss or damage. You are also entitled to have the goods repaired or replaced if the goods fail to be of acceptable quality and the failure does not amount to a major failure.

In all other cases our liability will be limited:

- (a) for Equipment to our choice of any of the following (determined in our sole discretion):
 - replacement of the Equipment;
 - repair of the Equipment;
 - payment of the cost of replacing the Equipment or acquiring equivalent Equipment; or
 - payment of having the Equipment repaired; and
- (b) for Services to our choice of any of the following (determined in our sole discretion):
 - supply of the Services again; or
 - payment of the cost of having the Services supplied again.

Liability

In the case of Us being found liable to You, subject to our obligations under the ACL above, Our liability for breach of this Contract and/or negligence by Us, Our employees or agents is limited to \$10,000 including legal costs in respect of the aggregate of all claims during the Term.

To the extent We are able to under law, We will not be liable to You for any indirect or consequential loss or damage You suffer that is caused by the Services or any loss or damage that has been contributed to by Your actions. Nothing in these terms affect Your statutory rights.

Privacy

We and SGIC value the privacy of personal information We and SGIC collect about You. We and SGIC collect Your personal information directly from You or through others including entities listed in our Privacy Policy and the SGIC Privacy Policy. They include our and SGIC's related entities, agents and distributors.

How We use Your personal information

We, SGIC and the parties listed in our Privacy Policies will use Your personal information for the purposes it was collected for. That usually includes to provide You with assistance, a product or service You requested.

Your personal information may also be used for other purposes that are set out in our Privacy Policies. You may choose to not give Your personal information. However, not giving Your personal information may affect our and SGIC's ability to provide You with a product or service.

Further information

We and SGIC may disclose Your personal information to:

- (a) related entities including Royal Automobile Club of Victoria (RACV) Limited;
- (b) our service providers — which includes some service providers that may be based overseas, and
- (c) other parties as set out in our Privacy Policies.

The Privacy Policies provide more information about how We and SGIC collect, from whom We and SGIC collect and how We and SGIC hold, use and disclose Your personal information. The Privacy Policies also provide information about how You can:

- (a) access Your personal information;
- (b) ask us or SGIC to correct Your personal information; and
- (c) complain about a breach of the privacy principles set out in the *Privacy Act 1988* (Cth) and how We and SGIC will deal with Your complaint.

A copy of our Privacy Policy is attached to these terms and conditions.

You can get a copy of the SGIC Privacy Policy by:

- calling 132 132
- visiting sgic.com.au

Contact

Should You have any questions or queries in reference to these terms and conditions, or Your Contract with Us, please do not hesitate to call Us on 132 553.

SGIC Security services are provided by HSC Home Security Pty Ltd, ABN 72 639 956 460. PO Box 297 Hurstville BC NSW 1481. Phone 132 553.

SA Security Licence No. ISL 304966, NSW Master Licence No. 000105649, ACT Master Licence No. 17502411, QLD Security Firm License No. 4412482 & WA Security Licence No. 72814.

Direct Debit Request Service Agreement

You have chosen to pay by direct debit. This Agreement outlines the terms and conditions applicable to Your Direct Debit Request. You agree to these terms and conditions unless You notify us otherwise before the first Debit Day.

Definitions

Account means the account held at Your Financial Institution from which We are authorised to arrange funds to be debited.

Agreement means this Direct Debit Request Service Agreement between us and You, including the Direct Debit Request.

Business Day and **Banking Day** means a day other than a Saturday or a Sunday or a listed public holiday.

Debit Day means the day that payment is due under Your SGIC Security product.

Debit Payment means a particular transaction where a debit is made, according to Your Direct Debit Request.

Direct Debit Request means the direct debit request between us and You.

Us and We and our means HSC Home Security Pty Ltd ABN 72 639 956 460, the company You have authorised to debit Your Account.

You and Your means the customer(s) who provided consent to this Agreement.

Your Financial Institution is the financial institution where You hold the account that You have authorised us to arrange to debit.

1. Debiting Your Account

1.1 By providing consent to a Direct Debit Request, You have authorised us to arrange for funds to be debited from Your Account according to the agreement We have with You.

1.2 We will only arrange for funds to be debited from Your Account:
(a) as authorised in the Direct Debit Request; and/or
(b) according to any notice sent to You by us, specifying the amount payable

for a product and the date the payment is due.

1.3 If the Debit Day falls on a day that is not a banking day, We may direct Your Financial Institution to debit Your Account on the following or previous banking day. If You are unsure about which day Your Account has or will be debited, please check with Your Financial Institution.

2. Changes by us

We may vary any details in this Agreement or a Direct Debit Request at any time by giving You at least seven days written notice.

3. Changes by You

3.1. Subject to 3.2 and 3.3, You may change the arrangements under a Direct Debit Request by contacting us on 132 553.

3.2. If You wish to stop or defer a Debit Payment You must contact us at least two Business Days before the next Debit Day.

3.3. You may also cancel Your request for us to debit Your Account at any time by contacting us at least two Business Days before the next Debit Day.

4. Your obligations

4.1. It is Your responsibility to ensure that there are sufficient clear funds available in Your Account to allow a Debit Payment to be made.

4.2. If there are insufficient clear funds available in Your Account to meet a Debit Payment:

- (a) You or Your Account may be charged a fee and/or interest by Your Financial Institution;
- (b) You or Your Account may be charged a fee to reimburse us for charges We have incurred for the failed transaction;
- (c) You must arrange for the payment to be made by another method or arrange for sufficient clear funds to be in Your Account within the next seven days or another time We agree with You so that We can process the Debit Payment.

4.3. Please check Your account statement to verify that the amounts debited from Your Account are correct.

4.4. If We are liable to pay goods and services tax (GST) on a supply made in connection with this Agreement, then You agree to pay us on demand an amount equal to the GST included in the consideration payable for the supply.

5. Dispute

5.1. If You believe that there has been an error in debiting Your Account You should call us on 132 553 as soon as possible so that We can resolve Your query quickly. We may request written confirmation of the transaction.

5.2. If our investigations show that Your Account has been incorrectly debited We will arrange for Your Financial Institution to adjust Your Account (including interest and charges) accordingly. We will also notify You of the amount by which Your Account has been adjusted.

5.3. If our investigations show that Your Account has not been incorrectly debited We will respond to Your query by providing You with reasons and copies of any evidence for this finding.

5.4. Any queries You may have about an error made in debiting Your Account should be directed to us in the first instance so that We can attempt to resolve the matter between us and You. If We cannot resolve the matter You can still refer it to Your Financial Institution which will obtain details from You of the disputed transaction and may lodge a claim on Your behalf.

6. Accounts

6.1. You should check:

- (a) with Your Financial Institution whether direct debiting is available from Your Account as direct debiting is not available on all accounts offered by financial institutions.
- (b) Your Account details which You have provided to us are correct by checking them against a recent account statement.

6.2. **Warning:** if the account number You have quoted is incorrect, You may be charged a fee to reimburse costs in correcting any deductions from:

- (a) an account You do not have the authority to operate; or
- (b) an account You do not own.

7. Confidentiality

7.1. We will keep any information (including the details of your Account) in Your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that We have about You secure and to ensure that any of our employees or agents who have access to information about You do not make any unauthorised use, modification, reproduction or disclosure of that information.

7.2. We will only disclose information that We have about You:
(a) to the extent specifically permitted by law; or

- (b) for the purposes of this Agreement (including disclosing information in connection with any query, dispute or claim).

8. Notice

- 8.1. If You wish to notify us in writing about anything relating to this Agreement, You should contact us on 132 553 for the correct mailing address.
- 8.2. We will notify You by sending a notice in the ordinary post to the last address You notified to us.
- 8.3. Any notice will be deemed to have been received two business days after it is posted.

Patrol Response Service – Important Information

In the event that the Monitoring Centre is unable to contact anyone on the Response Call List, HSC Home Security Pty Ltd has a duty of care to initiate an appropriate response which may include the sending of a patrol vehicle to the premises where the activation event has occurred.

Police, ambulance and the fire brigade may also be advised of relevant alarms in accordance with prescribed communication protocols as set by Australian standards.

The customer is financially responsible for all costs associated with patrol attendance and attendance by any of the emergency services.

It is the responsibility of the customer to advise the Monitoring Centre if a false alarm has been caused.

Instruction During Alarm Response

Where a customer or a nominated person on the callout list directly provides instructions in the course of actioning an alarm response, these instructions will override the standing alarm response procedures. The customer is financially responsible for all costs associated with the requested response.

Patrol Response Service

As part of the patrol response, HSC Home Security Pty Ltd will undertake the following:

- dispatch of a patrol vehicle to the monitored premises;
- inspection of the monitored premises for signs of intrusion; and/or
- provision of assistance as required to the member or emergency services.

The patrol officer will inspect areas of the premises which are readily accessible. The patrol officer **will not** climb fences, enter areas with pets or undertake tasks that may endanger their safety.

Purpose

Home Trades Hub Australia (HTHA) is committed to providing relevant and customer focused solutions in the services we offer to our customers. To assist in reviewing and determining services offered we utilise information collected from our customers.

Protecting your privacy is important to Home Trades Hub Australia (HTHA). The following Policy will help you understand how HTHA collects, uses, discloses, holds and safeguards your personal information in accordance with the Australian Privacy Principles and the Privacy Act 1988 (Cth).

The purpose of this Policy is to advise:

- the types of information we collect;
- how we use the information obtained;
- who we disclose the information to;
- security of personal information;
- rights to access and collect information;
- rights to complain of potential breaches to this Policy; and
- how privacy breaches are reported and managed.

Responsibilities

Home Trades Hub Australia remains responsible for providing and maintaining this Policy, ensuring:

- the Policy complies to current and relevant legislation;
- the Policy is maintained and reviewed as required;
- the Policy is available to all customers;
- employees having access to customer information will be made aware of the Policy; and
- all employees handling information will be required to observe and follow the Policy requirements.

Scope

Within this Policy:

- Section 1: Types of information collected by HTHA
- Section 2: How HTHA collects your personal information
- Section 3: How your personal information is used by HTHA
- Section 4: Who we share your personal information with
- Section 5: Access to and correction of your personal information
- Section 6: Complaints and reporting of privacy breaches
- Section 7: Policy updates and revision

Section 1: Types of information collected by HTHA

In dealing with HTHA you do not have to provide us with your personal information and whenever possible we will give you the option of dealing with us anonymously or by pseudonym.

If you elect not to provide personal information, or to provide information anonymously or under a pseudonym it may affect our ability to provide information on products and services offered.

Personal information that maybe collected and stored about you and individuals in your family (spouse, partner or children) may include:

- identity information (name, gender, date of birth);
- contact details (physical address, postal address, email address or phone number);
- financial details (credit card details, bank account details - this information is used to process payments for goods, services or regular subscriptions); and
- identity verifiers such as drivers licence number.

HTHA will only collect and store personal information that is needed allowing us to recommend products and services, process an application for products or services, to complete an order or fulfill ongoing subscription services, for purposes of monitoring services provided to you and for purposes of satisfying our legal obligations.

Section 2: How HTHA collects your personal information

The personal information we collect is obtained directly from you during our interactions. These interactions and methods of collecting information will include:

- face to face meetings;
- telephone discussions;
- email enquiries and correspondence;
- hardcopy forms and postal mail; or
- website enquiries.

If we receive personal information where we have not specifically asked you for it, we will determine whether it is necessary for us to retain that personal information. Where you provide HTHA with information about another person, you must ensure that you have that person's consent to provide their information, including telling them that you are disclosing their personal information to HTHA and where they can obtain a copy of this Policy.

Section 3: How your personal information is used by HTHA

Personal information you share with HTHA is generally collected, held and used for only for the primary purpose that it was supplied to us, including the reasons listed below:

- Reviewing and recommending products or services.
- Delivery of products or services.

- Processing payments for products and services you have authorised.
- Reviewing and improving products or services HTHA offer to you.
- Contacting you regarding enquiries or responding to complaints.
- Communicating products and services, including updates to products or services you may already be using.
- Quality assurance, training and satisfaction surveys regarding products or services supplied to you.

We use your information to process your application and provide the products and services you have requested. To do this we may need to share your information within HTHA, its subsidiaries and partners to perform administrative functions such as providing services, receipting, billing and handling complaints. All HTHA businesses comply with this Privacy Policy.

Information that we collect, hold and store may be used for other purposes on occasions where:

- you have given consent;
- the purpose is reasonably expected for the purpose it was intended in delivering our products and services, including engaging of contractors used in delivering products and services;
- for legal purposes where we are required to do so; or
- we are legally allowed to do so.

Section 4: Who we share your personal information with

Unless we have told you otherwise at the time of collection or subsequently, or a legal exception applies, we will only disclose your personal information in relation for the particular purpose for which it was collected.

HTHA use employees and partnered contractors in delivering our products and services. Where one of our partnered contractors is utilised to deliver our products or services, we will need to disclose information collected. The information disclosed will be limited to required information specific to the service or product being provided and where we are required to do this, reasonable measures will be taken to protect the privacy of the information we disclose.

In very limited circumstances, we may disclose your personal information to third parties overseas who provide services to us. Where we need to disclose information to entities located in countries outside Australia, we will take all reasonable steps to ensure that our contracts contain an obligation for these entities to comply with Australian privacy laws. Countries that we are likely to share information with would include Australia, New Zealand, USA, Japan and Singapore.

HTHA may also (as permitted or required by the Privacy Act) disclose personal identifying information if HTHA determines that disclosure of such information is required by law or reasonably necessary to protect the rights, property, or safety of HTHA, its users, or other persons or entities or otherwise allowed or required under the Privacy Act.

For the purposes of researching and delivering products, marketing purposes or customer surveys HTHA may share nonpersonal, aggregate, or summary information about you with our business partners or other third parties.

Section 5: Access to and correction of your personal information

Access

For security purposes, when you contact us to request access to your personal information, you will need to provide us with enough information to enable us to verify your identity. We will generally provide you with access to your personal information that we have about you, but sometimes that will not be possible, in which case, we will give you a written notice explaining why.

Depending on the nature of your request, we may ask you to complete a form and, in some cases, as permitted by law, we may charge you a service fee for providing this information. Where we charge a fee, this will be to cover costs such as postage or materials involved in providing you with access to your information. We will inform you of any relevant charges at the time of your request.

Correction

If you believe that any information we hold about you is inaccurate we ask that you contact us to let us know. You can email privacy@htha.com.au

We will take reasonable steps to correct your information, but if we do not correct your personal information, we will give you a written explanation as to why.

Section 6: Complaints and reporting of privacy breaches

If you have a complaint or believe that HTHA has breached your privacy, or you have any questions in relation to this policy you can email us at privacy@htha.com.au or write to us at HTHA - Level 3, 550 Princes Highway, Noble Park North Vic 3174.

We will promptly acknowledge your complaint, investigate it and determine the steps required to resolve your complaint within a reasonable time. We will contact you if we require any further information and will provide you with our determination once it is made. If you are unhappy with our determination you can take the matter to The Office of the Australian Information Commissioner (OAIC). The Office of the Australian Information Commission can be contacted via:

Email: enquiries@oaic.gov.au
Telephone: 1300 363 992
Post: The Office of the Australian Information Commissioner
GPO Box 5218, Sydney NSW 2001
Website: <https://www.oaic.gov.au>

Further information relating to privacy complaints can be located at The Office of the Australian Information Commissioner on:

<https://www.oaic.gov.au/privacy/privacy-complaints>

Section 7: Policy updates and revision

This Policy will be reviewed and updated from time to time and not exceeding every two years. During reviews, we may make changes to the Policy. If we do so, the updated policy will be made available on our HTHA website. Please check for updates and changes.