

# PRIVACY POLICY

This Privacy Policy applies to MACRO Realty Developments Pty Ltd, MACRO Realty Pty Ltd, MACRO Realty Finance Pty Ltd, Profit Through Property Pty Ltd, Pilbara Short Stay Pty Ltd, MACRO Capital Enterprises Pty Ltd, MACRO Investments & Securities Ltd (herein referred to as the "MACRO Group").

## 1. Purpose

The MACRO Group understands and respects that protection of your personal information is important to you. This document sets out how we collect, use, disclose, retain and manage your privacy information and how we comply with our obligations under the *Privacy Act 1988 (Cth)* (**Privacy Act**).

By using our services and by using and continuing to use our Website you consent to us collecting, maintaining, using and disclosing your personal information in the way described in this Privacy Policy.

## 2. Definitions

In this policy:

- (a) **de-identified** means personal information which is no longer associated with an identifiable individual.
- (b) **Credit Assistance Provider** means a person or entity that provides credit assistance (for example, mortgage and finance broking) for the purposes of the *National Consumer Credit Protection Act 2009 (Cth)*.
- (c) **Related Body Corporate** has the same meaning as under the *Corporations Act 2001 (Cth)*;
- (d) **Related Entity** has the same meaning as under the *Corporations Act 2001 (Cth)*;
- (e) **Personal Information** under the Privacy Act, means means information or an opinion about an identified individual, or an individual who is reasonably identifiable: whether the information or opinion is true or not; and whether the information or opinion is recorded in a material form or not.
- (f) **Sensitive Information** under the Privacy Act includes information about your health, race, ethnicity, political opinions or memberships, religious beliefs or affiliations, philosophical beliefs, memberships of professional/trade unions or associations, sexual preferences or practices or criminal record.
- (g) **Website** means [www.macrorealty.com.au](http://www.macrorealty.com.au), [www.profitthroughproperty.com.au](http://www.profitthroughproperty.com.au), or any other website we may establish or operate from time to time.
- (h) The meaning of any general language is not restricted by any accompanying example, and the words 'includes', 'including', 'such as', 'for example' or similar words are not words of limitation.

## 3. Why do we collect personal information and how do we use it?

- (a) We offer a range of services, including developing properties, acting as a real estate agent for the buying and selling of properties, leasing properties, and acting as a Credit Assistance Provider (**Services**).
- (b) We collect personal information to enable us to provide our Services. This includes:
  - processing inquiries;
  - facilitating the development of properties;
  - facilitating the sale, purchase, advertising of properties;
  - recording persons entering a landlord or seller's property (eg. for inspection, survey or appraisal purposes);

- facilitating the leasing of properties (including advertising the properties) and acting as property manager;
  - providing financial advice and services;
  - for our internal business operations;
  - complying with our legal obligations;
  - advising clients of additional services or information which may be of interest;
  - providing your contact details to our partners and contractors who provide us with services;
  - maintaining and updating our business infrastructure and systems;
  - statistical purposes;
  - promoting and advertising our business, products and services;
  - insurance and governance purposes.
- (c) If we do not collect the personal information or if any of the personal information you provide is incomplete or inaccurate, we may not be able to provide the Services or those Services may be compromised.

#### **4. What personal information do we collect?**

The personal information we collect will depend on the Service or Services we provide to you. It may include:

- (a) your name, residential or business address, contact phone numbers, email address;
- (b) family details;
- (c) employment details;
- (d) financial information, including assets, liabilities, income, outgoings, spending patterns and credit reference reports;
- (e) the value of your property;
- (f) insurance details;
- (g) credit card and banking details;
- (h) Sensitive Information;
- (i) Information in respect to a will or estate;
- (j) references (eg. to support rental arrangements);
- (k) copies of photo identification (eg. driver's licence, passport, student ID); or
- (l) any other personal information relevant to the Service we are providing to you.

#### **5. How do we collect personal information?**

- (a) We aim to collect personal information directly from you.
- (b) We also collect personal information:
  - from your representatives (eg. solicitor, accountant or financial adviser);
  - through our Website and by other electronic communication channels;
  - when sent to us by email or other communication from third parties;
  - from publicly available sources of information including social media;
  - when we are required to do so by law;
  - from Strata or Bodies Corporate, Strata or Body Corporate Managers and On-Site Managers;
  - when you enter into a competition or promotion with us or participate in a survey including an after sales service' follow-up; and
  - from our own records.
- (c) If you supply personal information to us about another person, you represent and we accept it on the basis that you are authorised to do so and that the relevant person has consented to the disclosure to us.
- (d) Each time you visit our Website our server collects some anonymous information, known as click-stream data, including the type of browser and system you are using, the address of the website you have come from and

move to after your visit, the date and time of your visit and your server's IP address. We may collect this information for statistical purposes to find out how our Website is used and navigated, including the number of hits, the frequency and duration of visits and most popular session times. We may use this information to evaluate and improve the Website's performance.

- (e) A Cookie is a piece of information that our web server may send to your machine when you visit our Websites. The Cookie is stored on your machine, but does not identify you or give us any information about your computer. A Cookie helps us to recognise you when you re-visit the Website and to co-ordinate your access to different pages on the Website. With most Internet Browsers, you can erase Cookies from your computer hard drive, block all Cookies, or receive a warning before a Cookie is stored. If you want to do this, refer to your Browser instructions or help screen.
- (f) Links on our Website may take you outside our network. These links are provided in good faith. However, we are not responsible for third party sites and accept no responsibility for the content, accuracy, security or function of third party sites.

#### **6. Considerations when you send information to us**

- (a) While we do all we can to protect your privacy, including investing in specialist security software, no data transfer over the Internet is 100% secure.
- (b) If you provide personal information to us electronically, there are ways you can help maintain the security of the information. These include:
  - always close your browser when you have finished your user session;
  - do not provide personal information by using a public computer; and
  - never disclosing your user name and password to another person.
- (c) You are responsible for all actions taken using your username, email or password. If at any time you believe your username or password have been compromised, change your password and contact us immediately.

#### **7. Disclosing personal information**

We may disclose your personal information to third parties in certain circumstances including:

- (a) if you agree to the disclosure;
- (b) when we use it for the purpose for which it was collected, eg. as part of a sale or leasing process or in the provision of another Service;
- (c) to employees, contractors and service providers who assist us in operating our business and providing our Services;
- (d) in circumstances where you would reasonably be expected to consent to information of that kind being passed to a third party;
- (e) where disclosure is required or permitted by law;
- (f) to our Related Entities;
- (g) if disclosure will prevent or lessen a serious or imminent threat to someone's life or health; or
- (h) where it is reasonably necessary for the enforcement of the criminal law, a law imposing a pecuniary penalty or for the protection of public revenue.

#### **8. When we act as a Credit Assistance Provider**

- (a) When we act as a Credit Assistance Provider, we may disclose personal information to our:
  - Related Bodies Corporate;
  - Credit Reference Providers;
  - brokers;

- approved panel of lenders;
  - service providers;
  - persons taking an interest in the property either as a co-owner, insurer or security provider:
  - agents;
  - aggregators; and
  - mortgage managers
- (b) We will use and disclose the personal information disclosed to us in our capacity as Credit Assistance Provider to:
- assess whether you may qualify for a loan;
  - assist you to decide on a suitable loan;
  - assist in the compiling of information and documentation for submission to a potential lender;
  - obtain any additional information that may be required by a potential lender including obtaining a credit reference from a Credit Reference Provider or obtaining Repayment History Information;
  - for administrative and compliance purposes;
  - assess and administer commission payable by you; and
  - advise you of other financial products and services that may be of interest to you.

**9. Disclosure of personal information off-shore**

- (a) When providing our services (including purchasing or selling a property or arranging finance), we may provide services or disclose personal information in countries other than Australia. This may include Sensitive Information.
- (b) In addition to Australia, the countries where information may be disclosed include New Zealand, Singapore, China, Malaysia, Hong Kong, United Arab Emirates and other countries from time to time.
- (c) Off-shore disclosure may be through arrangements we have with entities in other countries that facilitate the promotion and advertising of properties for sale to overseas buyers.
- (d) The overseas recipient may not be subject to any privacy obligations or to any principles similar to the Australian Privacy Principles. The overseas recipient may also be subject to a foreign law which could compel disclosure of personal information to a third party, for example, an overseas authority.
- (e) If you consent to the disclosure and the overseas recipient handles the information in breach of the Australian Privacy Principles, you will not be able to seek redress under the Privacy Act, may not be able to seek redress in the overseas jurisdiction and we will not be accountable under the Privacy Act.
- (f) By providing us with personal information, you consent to us using and disclosing your personal information off-shore. If at any time you wish to withdraw your consent, contact our Privacy Officer. However, we may not be able to provide the Services you have requested in whole or in part or those Services may have to be modified.

**10. How your information is stored**

- (a) We take reasonable steps to securely store personal details and information. This includes electronic and physical security measures, staff training, use of password protection software. Details of our security systems are available by contacting our Privacy Officer.
- (b) When the personal information that we collect is no longer required, we will remove or de-identify the personal information as soon as reasonably

possible. We may, however, retain personal information for as long as is necessary to comply with any applicable law, for the prevention of fraud, for insurance and governance purposes, in our IT back-up, for the collection of any monies owed and to resolve disputes.

#### **11. Marketing and opting out**

- (a) We do not use Sensitive Information for marketing purposes.
- (b) If at any time you no longer wish to receive any additional marketing material from us or do not want your information disclosed for direct marketing purposes, contact our Privacy Officer and we will remove your details from our marketing database.
- (c) If you unsubscribe from our marketing database you may no longer receive e-newsletters providing project updates relevant to the Services we are providing to you.

#### **12. How you can update, correct, or delete your personal information**

- (a) You may request access to your personal information or correct any inaccurate or out of date information by contacting our Privacy Officer using the details below.
- (b) You may request the source of any information we collect from a third party. We will provide this at no cost, unless under the *Privacy Act* or other law there is a reason for this information being withheld.
- (c) If there is a reason under the *Privacy Act* or other law for us not to provide you with information, we will give you a written notice of refusal setting out the reasons for the refusal except to the extent it would be unreasonable to do so and the mechanisms available to you to complain about the refusal.
- (d) You should also contact us immediately if you believe:
  - someone has gained access to your personal information;
  - we have breached our privacy obligations or your privacy rights in any way; or
  - you would like to discuss any issues about our privacy policy.

#### **13. Changes to our Privacy Policy**

- (a) This document sets out our current Privacy Policy.
- (b) Our Privacy Policy will be updated from time to time. You should review our Privacy Policy each time you visit our Website or provide us with personal information.
- (c) If you would like further information on our Privacy Policy or if you have any concerns over the protection of the information you have given to us or that we have collected from others, please contact us by contacting our Privacy Officer at:  
Address: 3/931 Albany Highway, Victoria Park WA 6101  
Telephone: 08 9361 6612  
Fax: 08 9310 4462  
Email: [admin@macrorealtydevelopments.com.au](mailto:admin@macrorealtydevelopments.com.au)
- (d) More information about your rights and our obligations in respect to privacy and information on making a privacy complaint are available from the Office of the Australian Information Commissioner by:  
website - [www.oaic.gov.au](http://www.oaic.gov.au)  
mail - GPO Box 5218 Sydney NSW 2001  
email - [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)