



M. James Nominees Pty Ltd  
trading as A.J. Stock  
3 Visor Court  
Holden Hill SA 5088  
Ph: (08) 8263 4233  
Fax: (08) 8263 4081  
ACN 118 106 157  
ABN 25 860 600 189

## PRIVACY POLICY

This policy applies to all your dealings with M. James Nominees Pty Ltd ACN 118 106 157 trading as A.J. Stock (“**A.J. Stock**”).

A.J. Stock is bound by the *Privacy Act 1988* (Cth) (“Act”) and the Australian Privacy Principles (“APPs”) set out therein in respect of that personal information.

“Personal information” is information or an opinion about an identified individual or an individual who is reasonably identifiable:

- whether the information is true or not; and
- whether the information or opinion is recorded in a material form or not.

### Your acceptance of this Privacy Policy

By completing a credit application, entering into contracts with us, using our website or otherwise providing us with your personal information, you agree to the terms of this Privacy Policy.

From time to time A.J. Stock may update this Privacy Policy. When changes are made, we will revise the date of last update listed at the end of this Privacy Policy. We encourage you to visit our website regularly for any updates to our Privacy Policy.

### Information we collect and hold about you

#### Personal information

A.J. Stock collects and holds personal information where the information is reasonably necessary for one or more of our functions or activities. Personal information collected may include:

- your personal details such as your name, gender, date of birth, address;
- your contact details;
- records of communications between A.J. Stock and yourself;
- usage information and other information disclosed by you.

### How we collect and hold your personal information

#### Personal information

We collect personal information: through our forms (including order forms, quote request forms and credit applications); when you send us an email, letter or fax; when you communicate with us over the phone; when a purchase or refund is made; in connection with other services and activities we make available; when you visit our website; when you subscribe to our newsletter; and when you apply for a job or make an employment-related inquiry.

A.J. Stock will collect personal information from you where it is reasonable and practicable to do so. Sometimes, we may collect information about you from a third party, such as our contractors and agents, referees or from publicly available sources.

You may refuse to provide A.J. Stock with your personal information where it is lawful and practicable to do so. However, if you do so, it may prevent you from engaging in certain activities and services with A.J. Stock.

#### Unsolicited information

If A.J. Stock receives unsolicited personal information and we determine we could not have collected the personal information from you, and the information is not contained in a Commonwealth record, we will, as soon as practicable but only if it is lawful and reasonable to do so, destroy or de-identify the information.

#### Passive information collection

A.J. Stock may from time to time use various technologies, such as cookies, to collect anonymous information from users of its website. This information assists us to analyse traffic and guide development of the website. Most web browsers accept cookies but you may modify your browser settings to disable them. If you do so, some parts of the website may not function properly.

### **How we use your personal information**

A.J. Stock collects personal information for the purpose for which it was collected, for any purpose which you have consented to, or for any related purpose where you would reasonably expect us to use or disclose the information.

#### Disclosure of personal information to third parties

In the course of business, we may be required to disclose personal information to third parties. The types of third parties we may disclose your personal information to include: our insurer; our insurance broker; government agencies; law enforcement bodies; courts or other parties we are required by law to disclose information to; our agents; contractors; and external advisors who we engage to undertake our business functions and activities from time to time or who assist us in undertaking our business functions and activities.

#### Direct Marketing

We may occasionally use your personal information to notify you about other products offered by us. You may request not to receive such information by: ticking the "opt-out" box on the form we ask you to sign when you order from us; advising our staff member at the time you place your phone or fax order; or you can contact us directly at any time and inform us that you do not wish to receive promotional material.

### **How we protect your information**

We will take all reasonable steps to protect your personal information and credit eligibility information from misuse, interference, loss and unauthorised access, modification or disclosure.

If your information is no longer required to be kept by us, we will destroy it and/or ensure that the information is de-identified.

### **Accessing your personal information**

To access your personal information we hold about you, please send a written request to the attention of the Privacy Officer. Generally, A.J. Stock will attempt to grant you access to the personal information.

A.J. Stock may refuse to give access to the personal information where, for example, providing access would disclose commercially sensitive information or information relating to existing or anticipated legal proceedings. If we refuse to provide you with access to personal

information held by you and us, then we will provide written reasons for the refusal and advise you of available avenues of redress.

### **How you may correct your personal information**

Where necessary, A.J. Stock takes reasonable steps to ensure the personal information we collect and disclose is accurate and up-to-date, complete and relevant.

If we discover the information is inaccurate, out of date, incomplete, irrelevant or misleading, we will take reasonable steps to correct the personal information. If you find that personal information we hold about you is incorrect, please request its correction free of charge by contacting our Privacy Officer. If we refuse your request for correction, we will provide written reasons for the refusal and advise you of the mechanisms available to you to complain about the refusal.

### **How you may complain about a breach of the Act**

Should you have any complaints in respect of our handling of your personal information you can lodge a complaint free of charge by contacting our Privacy Officer.

If you are unhappy with our resolution of your complaint or the way we have handled your complaint, you may be able to refer the matter to the Office of the Australian Information Commissioner (see: [www.oaic.gov.au](http://www.oaic.gov.au) for further details).

### **How to contact us**

If you have questions about this Privacy Policy or our handling of your information, please contact our Privacy Officer, Wendy Evans on (08) 8263 4233 or by sending an email to [wendye@ajstock.com.au](mailto:wendye@ajstock.com.au) or a letter to the attention of the Privacy Officer at A.J. Stock, 3 Visor Court, Holden Hill SA 5088

This Privacy Policy was last updated on 18 August 2014.