

Privacy Policy

99 Risks Pty Ltd is committed to respecting the privacy of your personal information. This policy sets out our personal information management practices.

Throughout this policy, we refer to your “personal information” which means information which identifies you as an individual or from which you are reasonably identifiable.

References to “Us”, “We” and “Our” are references to 99 Risks Pty Ltd and references to “You” or “Your” are references to you the individual whose personal information we handle. This policy is primarily concerned with our customers and users of this website. Our current and former staff should contact our human resources team for further information about their privacy. Our investors can see our share registry’s privacy policy by logging into their account. Our limited handling of personal information related to consumer credit-worthiness (e.g. for sole traders or guarantors in relation to trading accounts with us) is set out in our Credit Reporting Policy which is also available via www.99risks.com/legals.html.

1. Personal Information Collected

The type of personal information we collect is dependent on the type of service or interaction you have with us. Personal information we may collect

includes your name, address, phone and other contact details (email etc). Payment details, identification information and details of your interactions with us (including records of email, telephone and online interactions). Sometimes we will also collect other personal information, such as how you shop or what your interests are, so that we can improve our service and product offering to you. If you apply for a position with us, we may also collect information about your qualifications, skills, experience, character and screening checks (including health, reference, background, directorship, financial probity, identity, eligibility to work, vocational suitability and criminal record checks).

Generally, we try to collect personal information directly from you, for example when you subscribe to our emails, join a mailing list, enter a competition, submit an enquiry, or provide feedback to us. There are also certain situations in which we may collect personal information about you from someone else such as from third parties including public sources, our related companies, your organisation, your representatives and information service providers.

2. Use and Disclosure of Personal Information

We collect, use and disclose personal information for a number of reasons, including to:

- A. deliver, administer and improve the products and services that we offer you, complete other transactions with you or on your behalf, protect against fraud or theft, conduct market research, work with our related companies and service providers, maintain and update our records, manage our recruitment process, protect and uphold the rights, property and safety of us, our customers and others, facilitate acquisitions and potential acquisitions of our business and assets and provide offers and promotions that we consider may be of interest or benefit to you.
- B. For example, we may provide personal information about you to other 99 Risks Pty Ltd companies and our service providers who assist us in providing our products and services. These may include companies that assist 99 Risks Pty Ltd with data processing and analysis, research, mail, promotional, customer contact, technology, banking, payment, debt collection or maintenance services. We will only disclose your personal information to those third party service providers on a confidential basis so that the service provider can effectively provide those services.
- C. We may otherwise use or disclose your personal information where required or authorized by law, which may include emergency situations and assisting law enforcement agencies.
- D. Third parties to whom we disclose personal information may be located in multiple countries.

3. Accessing and Updating your Personal Information

If you need to access or correct any personal information we hold about you, please contact us using the “Contact Details” set out below. We request that you provide us with as much detail as you can about the particular information you seek, in order to help us retrieve it. An access fee may be charged to cover our costs of providing that information to you. In certain circumstances, we may not be required by law to provide you with access or to correct your personal information. If that is the case, we will give you our reasons for that decision. Where we decide not to update your personal information, you can request us to attach to the personal information a statement of the update sought.

We take reasonable steps to make sure that the personal information we collect, use and disclose is accurate, complete and up-to-date.

4. Security of Personal Information

We take reasonable steps to protect the personal information we hold from misuse, interference and loss and from unauthorized access, modification or disclosure. This protection applies in relation to information stored in both electronic and hard copy form. We hold personal both at our own premises and with the assistance of our service providers.

5. Contact Details

If you have any questions or feedback about privacy, or wish to make a complaint about the way in which we have handled your personal information, please contact our office at contact@99risks.com. We take your privacy concerns seriously. Where you express any concerns that we have interfered with your privacy, we will respond to let you know who will be handling your matter and when you can expect a further response.