

Sanulac Nutritionals Australia Privacy Policy

1. About this Policy

Sanulac Nutritionals Australia Pty Ltd (ABN 31 160 607 509) understands the importance of, and is committed to, protecting your personal information. We comply with the *Privacy Act 1988* (Privacy Act). We are bound by the Australian Privacy Principles (APPs) which regulate how we may collect, use, disclose and store personal information, and how you may access and correct personal information held about you.

Purpose

The purpose of this privacy policy is to:

- clearly communicate to you how we deal with personal information
- enhance the transparency of Sanulac operations
- give you a better and more complete understanding of the sort of personal information that Sanulac holds, and the way we handle that information

Changes to this privacy policy

We may change this privacy policy from time-to-time. The updated privacy will be posted on our website, with the date of the update shown.

Who to contact

If you have any questions, concerns or complaints about this privacy policy, or our use of your personal information, please contact the Privacy Officer using the contact details provided below. You can also contact the Privacy Officer if you believe that the privacy of your personal information has been compromised or is not adequately protected.

Once a complaint has been lodged, the privacy officer will respond to you as soon as possible. You may also lodge a complaint with the Office of the Australian Information Commissioner by telephone: 1300 363 992 or email: enquiries@oaic.gov.au

Privacy Officer: Tel 02 8848 1448

Email: privacy.sanulac@au.lactalis.com

2. Information we collect about you

We collect information about you that we reasonably need for our business functions and activities. Our functions and activities include (without limitation):

- supplying products and services – these are described generally on our website, advertising, and our letter and emails and communications to customers
- activities in support of those functions including administration, management, marketing, online and mobile marketing, IT, legal, regulatory and scientific affairs, security, customer support (including the Consumer Information Centre), finance (including credit control), and human resources
- activities we plan for the future including new ways of communicating, new products and services, new business models and new businesses
- fulfilling our regulatory obligations

Generally we may collect the following personal information about you (without limitation):

- your name
- Your professional qualifications if applicable
- your contact details including residential or business address, telephone number and email address,

and where you or your business submit a credit application:

- certain other types of personal information (including information contained in a consumer or commercial credit report about you) including:
 - information about your credit history, including information about your past experiences with us and other credit providers
 - the kinds of credit products that you have sought and obtained in the past
 - information about your consumer credit payments overdue for at least 60 days and for which collection action has started
 - advice that payments that were previously notified to a CRB as overdue are no longer overdue
 - publicly available information about your credit worthiness
 - an opinion of a credit provider that you have committed a serious credit infringement in relation to credit provided by that credit provider
- we may also derive information about you from consumer or commercial credit reports about you, including:
 - information which assists us to assess your suitability for credit
 - the likelihood of you being able to meet your commitments to us

We may combine the personal information described above with other information about you, for example:

- if your business or employer supplies us with products or services, or if your business or employer distributes or sells our products and services, we collect information about your trading with us (for example the products you buy or sell and credit card records), your trading history and account history
- if you apply for a position with us, we collect information to help us decide your application, which may include your date of birth, tax-file number, work history and similar details
- if you request information from us (for example about a competition) or register a complaint, we collect information about your request or complaint
- if you buy products and services, we may collect information about your purchasing preferences and history.

We record this information (personal information) in our database whilst we deal with you. We will remove this information from our database when we have no further need to keep a record of it, except if we are required to keep it by law (for example, for tax or for superannuation purposes).

3. How we collect information about you

How do we collect personal information?

Usually we collect personal information directly from you. We may record your contact details when you call our call centre, when you fill out an application form (including a credit application and Bubbahood club), when you enter one of our competitions or promotions, or when you ask us to do something for you.

Sometimes we collect personal information about you from another person or business, or from a publicly available source. For example:

- we may engage a consultant or agent to collect information for us about people who may be interested in buying or selling our products and services, or about people from whom we may be interested in buying or selling products and services
- if you are an employee of one of our business partners (e.g. a supplier or distributor), we may be given your name and contact details by your employer
- if you enter a competition or promotion organised by us, we may be given your name and contact details by the agent or promoter organising the event
- if you make a credit application and also where you carry on business with us on credit terms, we may obtain information about you from credit reporting bodies and other credit providers

- our service providers may provide us with your personal information from websites, social media sites, mobile, and other technology based sources

We use lawful and fair means to collect your information. We will collect personal information about you from another person or from a publicly available source only if it is unreasonable or impracticable to collect it directly from you, and we will take reasonable steps to inform you that we have collected your personal information. Those reasonable steps may include informing you through this statement.

Sanulac will not collect, hold, use or disclose sensitive information (such as information about racial or ethnic origins, political or religious beliefs, gender, date of birth or health information) except with your consent or where required or permitted by law. We may collect, hold, use or disclose sensitive information such as your or your child's health information where you have provided it to us in the context of communication feedback on, or to report an issue or adverse event related to, one of our products.

Unsolicited information

If we receive personal information about you that we have not requested, and if we determine that we could not have lawfully collected that information under privacy law if we had requested it, we will destroy or de-identify the information, if it is lawful and reasonable to do so.

4. Do I have to provide you with my personal information?

You can deal with us anonymously (without giving us your name and contact details) or by using a pseudonym (a name that does not include your real name, for example an email address or a user name that you use in an online forum (nickname)).

If you choose to deal with us anonymously or using a nickname, we can give you general information about our products and services, you may be able to buy certain products and services from us, and you may be able to participate in any online forum we provide, but there are some things we may not be able to do, for example:

If you do not give us your personal information we cannot give you information about or open or close an account (if you are a supplier or distributor), may not be able to deal with a complaint you may have or deliver a product to you at an address. You cannot enter into one of our competitions or promotions anonymously or using a nickname

You can deal with us using a nickname together with your real name and contact details. If you choose to deal with us in this way, we may collect your personal information together with your nickname. When you identify yourself to us using your nickname only, we can deal with you only as set out above. We may ask you to provide proof of your identity if you use a nickname.

5. Why we collect personal information about you (purpose of collection)

We collect and record personal information about you so that we can carry out our functions and activities described above. The primary purposes for which we collect your personal information include:

- so that we can administer our dealings with you, to provide you with information and to respond to any requests that you may have
- so that we can assess and process a credit application made by you or your business, establish, provide and administer your credit account, and collect overdue payments
- so that we can function as a business, for example, we may collect your personal information for research, marketing or so that we can offer you new and existing products, or if you are a supplier so that we can record your dealings with us

- so that we can comply with agreements we have entered into with governments and industry bodies.

We also collect your personal information for certain secondary purposes that are related to the primary purposes outlined above. Secondary purposes may include so that we can run our business efficiently, for example, our advisors can provide us with customer research, or so that we can use technology to automate our business and to understand how our business is performing, to allow us to operate efficiently and to lower costs by outsourcing services (such as collecting or paying money). Other secondary purposes may include so that we can sell or transfer our business or merge with another business.

6. Disclosure

Who do we disclose your personal information to?

We do not use or disclose your personal information for a purpose other than:

- a purpose set out in this privacy policy (primary or secondary purpose above)
- a purpose you would reasonably expect
- a purpose required or permitted by law
- a purpose otherwise disclosed to you to which you have consented

Depending on the circumstances, we may disclose your personal information to other people including one or more of the following:

- service providers, including management, IT, security, legal, regulatory and scientific affairs, accounting, research, credit, marketing, insurers, financial institutions, debt collection agencies and others
- other credit providers, to assist them with assessing a credit application they have with you, or to ensure that the information about you that we handle is correct
- credit reporting bodies in order to obtain credit reports and also for the purpose of dealing with defaults on your credit account and serious credit infringements
- our related companies, and companies that we may merge with or who may acquire ownership of us
- government, regulatory and law enforcement authorities, where we are required to or permitted to by law
- your employer, if you are an employee of a supplier or distributor

We take reasonable steps to ensure that these organisations are bound by confidentiality and privacy obligations with respect to the protection of your personal information.

Disclosure overseas

We may disclose your personal information to an overseas service provider, for example a cloud data centre or a customer information call centre. We may also disclose your personal information to our affiliated companies both in Australia and overseas, including our parent company in France.

If it is not practicable or reasonable for us to gain your consent to disclose your personal information to an overseas service provider, we will take reasonable steps to notify you of the specific countries where we disclose your personal information. We will take reasonable steps to ensure that the overseas services provider is bound by privacy and confidentiality obligations.

7. Access to your personal information

You may request access to the personal information that we hold about you by using the contact details provided above.

We will deal with your request for such access within a reasonable time. If we refuse access, we will provide you with a written notice which sets out the reasons for the refusal and the relevant provisions

of the Privacy Act that we rely on to refuse access.

We may recover reasonable costs in relation to a request for access to personal information.

Accuracy and correction

We take reasonable steps to make sure that the personal information we collect is accurate, up-to-date and complete. We take reasonable steps to make sure that the personal information we use or disclose is accurate, up-to-date, complete and relevant. Where we believe that the personal information we hold is inaccurate, out-of-date, incomplete, irrelevant or misleading, we will take reasonable steps to correct that information.

You may request that we correct your personal information that we hold by contacting us by using the contact details provided above. We will take reasonable steps to correct the information to ensure that it is accurate, up-to-date, complete, relevant and not misleading.

We will deal with your request to correct your personal information within a reasonable time. If we do not agree with the corrections you have requested, we are not obliged to alter your personal information accordingly. However, where we refuse to correct any personal information as requested by you, we will give you a written notice which sets out the reasons for our refusal.

8. Security

We hold your personal information in paper-based and electronic files. We will take reasonable steps to ensure that your personal information which is kept in our files is protected from:

- misuse, interference and loss
- unauthorised access, modification or disclosure

This means that, in respect of our paper-based files, we maintain various security systems on our premises, and in respect of electronic files, we (or our service providers) maintain secure electronic network systems.

When we no longer require your personal information (including when we are no longer required by law to keep records relating to you), we ensure that it is destroyed or de-identified.

Website

This section explains how we handle personal information collected from our websites (including social media site and mobile site if relevant). If you have any questions or concerns about transmitting your personal information via the internet, you may contact us using the contact details provided above, as there are other ways for you to provide us with your personal information.

Visiting our website

If you access an unsecured part of our websites, that is, a public page that does not require you to log on, we (or our service providers) will collect information about your visit, such as:

- the time and date of the visit
- any information or documentation that you download
- your browser type
- your server address

Cookies

A "cookie" is a small text file which is placed on your internet browser and which we access each time you visit our website. When you visit the secured pages of our website (ie pages that you have to provide login details to access) we use cookies for security and personalisation purposes. When you visit the unsecured pages of our website (ie public pages that you can access without providing login

details) we use cookies to obtain information about how our website is being used. You may change the settings on your browser to reject cookies, however doing so will prevent you from accessing the secured pages of our website.

Email

When we receive emails, we will retain the content of the email and our response to you where we consider it necessary to do so.

Your email address will only be used or disclosed for the purpose for which it was provided. It will not be added to any mailing lists or used for any other purpose without your consent.

Security

We make reasonable efforts to ensure that appropriate security measures are used on our website to protect your personal information. Any data containing personal information which we transmit via the internet is encrypted. However, we cannot guarantee that any information transmitted via the internet by us, or yourself, is entirely secure. You use our website at your own risk.

Links on our website

Our website may contain links to third party websites. We advise that the terms of this privacy policy do not apply to external websites. If you wish to find out how any third parties handle your personal information, you will need to obtain a copy of their privacy policy.

9. Marketing

We may use your personal information, including your contact details, to provide you with information about products and services, including those of third parties, which we consider may be of interest to you. We may do this, even if you are on the Do Not Call Register.

We may also provide your details to other organisations for specific marketing purposes. You may opt out at any time if you no longer wish to receive marketing information. In order to do so, you will need to request that we no longer send marketing materials to you or disclose your information to other organisations for marketing purposes. You can make this request by using the contact details provided above, or by "unsubscribe" from email marketing messages.