

## Privacy Policy

Out Of Court Pty Ltd (OutOfCourt) ABN 66 640 975 828 takes your concerns about the collection and use of your personal information seriously. We collect personal information from users of our platforms in the regular course of doing business. Your privacy matters, and we are committed to protecting it.

By visiting any website operated by OutOfCourt or by registering or filing a case you are accepting the terms of this Privacy Policy. This Privacy Policy sets out the type of personal information we collect from you and how we collect, hold, disclose and use that information.

Our Privacy Policy may be revised at any time without notice to you.

### Personal Information: What is it?

When used in this document, "personal information" has the meaning given to it in the *Privacy Act 1988 (Cth)*. It is any information that can be used to reasonably personally identify you. This may include, but isn't limited to, your name, gender, date of birth, address and contact details (including phone numbers and email addresses). If the information we collect personally identifies you, or you are reasonably identifiable from it, the information will be considered personal information.

### Why We Collect, Use and Disclose Your Personal Information

We collect, use and disclose your personal information so that we can effectively provide our services to you. Sometimes, collection, use or disclosure of certain types of personal information may also be mandated by law, for example for record keeping purposes.

We will only collect, use or disclose your personal information if it is necessary for the legitimate purposes of conducting our business.

Some of the legitimate business purposes for which we collect, use or disclose your personal information include:

- To provide products or services to you;
- To verify your identity, including engaging with trusted third parties for that purpose;
- To share your personal information with our related entities or third parties engaged by us (such as IT contractors) where it is directly relevant to our provision of products or services to you;
- To exchange correspondence with you;
- To answer queries or provide information requested by you (including marketing and promotional material);
- To maintain an internal record of our communications and business dealings with you;
- To deal with any complaints or disputes;
- To comply with any relevant law or regulation;
- Where you are a Customer or potential Customer of OutOfCourt:
  - To refer your Case to Panellists for it to provide its services to you
  - To refer your Case to trusted third party legal representatives where the Respondent has refused to engage in the dispute resolution process or ignored a request to engage in the dispute resolution process
  - To process your quotes, orders or purchases that you submit online or in person;
- Where you are a Panellist or potential Panellist of OutOfCourt:
  - To display your profile information on our websites
  - To provide products or services to you
  - To provide your details to Customers of OutOfCourt

Given the nature of the services we offer and for legal reasons, it is not possible for you to interact with us anonymously or through use of a pseudonym.

### **Types of Personal Information that We Collect**

Personal information can be any information or opinion that is about you or that can reasonably be ascertained to be about you.

Examples of the types of personal information that we may collect include:

- Your name;
- Your contact details such as address, phone number or email;
- Identity verification information such as passport number, proof of age cards and drivers licence details;
- Your IP address or device identifier; and
- Geolocation data from your electronic device.

We do not ordinarily collect any sensitive information such as health information, racial or ethnic origin or religious beliefs. However if you include that information in any case details it will be recorded.

### **How We Collect Personal Information**

We collect personal information directly from you unless it is unreasonable or impractical to do so. Ways that we collect personal information from you include:

- When you provide information to us through forms, applications or social media;
- When you communicate with or send correspondence to us;
- Through your purchase of products or services from us;
- Through our Panellists; and
- Through your use and access of our website.

Your personal information may also be collected through the use of cookies or other similar technology on our website. Such technology is designed to automatically collect both personal information sent by your electronic device (such as IP address, device identifier and geolocation data) and non-personal, analytical information in order to enhance the user experience.

We will collect personal information directly from you unless it is unreasonable or impracticable to do so. If we do collect your personal information from a third party, we will only do so when we have your consent or if we are otherwise required or permitted to do so without your consent by law.

### **Access to Your Personal Information**

You have a right to request access to your personal information collected and held by us. This includes the right to:

- ask us what information we hold about you;
- receive a copy of your personal information that we hold; and
- have your personal information held by us corrected or updated.

However, in some circumstances we may refuse access to your personal information. This includes where:

- you fail to supply us with sufficient identification information for us to verify your identity or your authority to access someone else's personal information;
- giving access may pose a serious threat to the life, health or safety of any individual or the public in general; and
- giving access would have an unreasonable impact on the privacy of other individuals.

You can request access to your personal information by contacting us using the details provided under the “Complaints and Contact Information” section of this privacy policy. We will endeavour to respond to any request for access to personal information within 30 days.

### **Overseas Disclosure of Your Personal Information**

We may share certain personal information collected by us with overseas entities outside of Australia for the purposes of collection, storage or processing of your personal information. We take all reasonable steps to ensure that overseas entities receiving your personal information will not breach the Australian privacy regulations when dealing with your personal information.

The overseas entities likely to receive your personal information are located in the United States.

### **Security and Data Retention**

We endeavour to take all reasonable steps necessary to protect the personal information collected by us. This includes physical security measures on our premises and electronic security measures such as firewalls, anti-virus, password restrictions and data encryption.

Your personal information may be retained for purposes set out in this privacy policy after the conclusion of the provision of our products or services to you. For example, we may need to keep historical records in order to comply with our legal obligations, or you may have consented to continue receiving marketing and promotional material from us. Wherever possible, we will destroy or de-identify your personal information as soon as practicable once it becomes no longer necessary to retain them for the purposes set out in this privacy policy.

### **Updates to Our Privacy Policy**

We may update this privacy policy from time to time without notice.

The latest updated version of this privacy policy will always be published on our website at [OutOfCourt.com.au](http://OutOfCourt.com.au).

### **Complaints and Contact Information**

If you have any queries, concerns, feedback or complaint regarding your personal information, please contact us by sending an email to [admin@outofcourt.com.au](mailto:admin@outofcourt.com.au).

We will endeavour to respond to you as soon as reasonably practicable, and in any event within 30 days. In the case of a complaint, we may request further information from you before being able to deal with the complaint. We will endeavour to let you know our decision with respect to the complaint within 30 days of receiving all relevant information, including further information that we may request. If you are not satisfied with our response, you may refer your complaint to the Office of the Australian Information Commissioner. Office of the Australian Information Commission at <http://www.oaic.gov.au/>, via phone on 1300 363 992 or in writing to the Office of the Australian Information Commissioner, GPO Box 5218, Sydney NSW 2001.