

Privacy Policy

This policy has been developed to implement STOCR PTY LTD ("MARKETPLACE", "us, we, our") compliance with the Privacy Act 1988 (Cth) (Privacy Act). This policy applies to all User dealings.

The Privacy Act seeks to protect individuals against interferences with their privacy by regulating the way in which personal information is collected, handled, disclosed, used and stored.

STOCR PTY LTD is committed to safeguarding the privacy of Users; in this policy we explain:

- What information we collect during our consulting process and why we collect it;
- How we use that information; and
- How to access and update that information.

Stocr takes the appropriate steps to protect information about you that is collected, processed, and stored as part of the Stocr transaction process.

What is your personal information?

Personal information is (in summary) any information or an opinion (whether true or not) about you. It includes the opinions of others about your business and its performance (whether true or not), your business operations, financial performance aptitude test results and other information obtained by us in connection with your possible work with us.

What is sensitive information?

Sensitive information is a special category of personal information. In summary, it is information or opinion about your racial or ethnic origin, political opinions, membership of political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association or membership of a trade union, sexual preferences or practices, criminal record, and health information (at any time). As outlined in the Australian Privacy Act, sensitive information can, in most cases, only be disclosed with your consent.

How will your information be collected?

Personal and sensitive information will be collected about you when we receive:

- a completed online registration (via our Interface) or any other information in connection with your application to us to be a User of the Interface.
- Any reference about you regarding your User status;
- Any feedback provided by you or about you, including star ratings;
- Contact details and information you provide in maintaining your account;
- A record of your listing;
- Information about any insurance investigation, litigation, registration or professional disciplinary matter, criminal matter, inquest or inquiry involving the Interface which you are or were involved;
- Any additional information about you that you provide us with.

What type of information do we collect?

This policy covers the information you provide to us and/or which may be acquired or produced by Stocr , its related bodies corporate, associated entities and affiliates during the Stocr transaction process including:

- Your name, address, email address, telephone number and other contact information;
- Details of your finances and business operations, including products you may have available for listing, your Australian Business Number, details of shipping and collecting through the Interface;
- Information relating to any previous Listings you may have listed with Stocr.

Please note that we do not collect your bank account details and other financial information. This information may be collected by Stripe in accordance with the functions of the Payment System. More information can be acquired from Stripe at <https://stripe.com/au/>

What do we do with the information we collect?

Your information will be used by Stocr for the purposes of carrying out the Stocr transaction process which includes:

- Listing your products requirements for quotes;
- Providing transactional information to you, such as updates, alerts or invoices;
- Regulating the Auto Quote system;
- Directing you to the payment system;
- Communicating with you about the Stocr transaction process and/or your business;
- Creating and/or submitting reports as required by our agreement with you, or any local laws and/or regulations, where applicable;
- Handling claims and complaints;

- Making improvements to Stocr transaction process including improving customer relations or performance; and/or
- Complying with applicable laws, regulations, legal processes or government requirements.

We will also use your information to protect the rights and property of Stocr, our other users, applicants, candidates, employees or the public as required or permitted by law.

How do we store and protect personal information:

Safeguarding the privacy of your information is important to us, whether you interact with us personally, by phone, mail, over the internet or other electronic medium. We hold personal information in a secure computer storage facility, and take such steps as are reasonable in the circumstances to protect the personal information we hold from misuse, interference and loss, unauthorised access, modification or disclosure. We may need to maintain records for a significant period of time. However, when we consider information is no longer needed, we will remove any details that will identify you or we will securely destroy the records.

Access to Information

The Privacy Act sets out your rights to see and have a copy of personal and sensitive information about you that we hold and seek correction of the information (if applicable), (subject to some exceptions). If you wish to exercise this right, we will need you to contact hello@stocr.com and provide sufficient information (for example, name, address, contact details) to verify your identity and enable us to locate your record on our database.

We reserve the right to charge a reasonable fee for all data retrieval, copies and amendments of your personal information, where permitted to do so pursuant to the relevant legislation.

Who has access to your information?

- Your information may be shared with our related bodies corporate, associated entities and joint venturers in Australia / New Zealand and in other jurisdictions.
- Stocr may also use service providers acting on Stocr's behalf to perform some of the Stocr transaction services. These service providers include Stripe, with whom we share some of your information so as to allow payment to be processed. The engagement of any other service providers will be a matter known to you before they are engaged.
- Stocr may sometimes be required to disclose your information to external third parties such as courts and tribunals, regulatory bodies and/or law enforcement agencies for the purpose of complying with applicable laws and regulations, or in response to legal process.

- We will also share your personal information with third parties if we have your consent, or to detect, prevent or otherwise address fraud, security or technical issues, or to protect against harm to the rights, property or safety of Stocr, our other users, applicants, candidates, employees or the public or as otherwise required by law.

What do you do if you have a problem with our collection, disclosure or use of your information?

If you consider Stocr, or any of its employees or agents have collected, used, or disclosed personal or sensitive information in a way that is not consistent with this policy, we invite you to email hello@stocr.com with the subject line "PRIVACY COMPLAINT" or in the section on the website labelled "Contact Us" choose the drop-down option "PRIVACY".

Stocr takes all such complaints seriously, and will contact you within 72 hours to discuss the scope of your concerns and how to resolve them.

We encourage the conciliation and resolution of all disputes at the direct level.

Nothing in this section of the policy prevents you from bringing a complaint to the Privacy Commissioner if you feel that your privacy has been interfered with in a way not consistent with this policy and your consent.

Updating your information

Stocr may retain your information to in anticipation of future Stocr transactions which you may be interested in in the future. If you do not want us to retain your information, or want us to update it, please contact Stocr. Please note, however, that some information may be retained if required by law.

Contact Us

If you require further information regarding how we address your privacy (or to make a complaint about your privacy), please contact:

hello@stocr.com

Changes to this Policy

This policy may face changes from time to time. In the event of this, all changes will be posted on this page. Each version of this policy is identified at the top of the page by its effective date.

