

Cartelux Privacy Policy

Protecting consumer privacy is very important to us and we shall endeavour to use any information that you provide when using this website in accordance with this privacy policy. Our privacy policy is available to inform you about what information we collect, how we protect any information you submit to us, and how we use it. We may amend this policy from time to time by updating this page and we therefore suggest you check this page occasionally to ensure you are aware of and are happy with any amendments. When Cartelux collects, holds, uses, discloses or otherwise deals with any personal information, Cartelux is bound by the provisions of the [Privacy Act 1988](#) including the [Australian Privacy Principles](#).

1. Collection of Information

Personal information includes any information or opinion about an identified, or reasonably identifiable, individual. The Privacy Act and Privacy Principles guides us in the collection and use of information as well as employee responsibilities in protecting your privacy. We use personal information about consumers only in a manner consistent with these policies. Cartelux requires your personal information if reasonably necessary for the purposes of:

- client support, care and information and managing relationships with clients;
- managing or administering the services Cartelux provides;
- identifying, addressing and preventing fraud;
- undertaking client surveys and analysis;
- marketing activities, including the communication of information about the products and services of Cartelux;
- research and development relating to Cartelux's products and services;
- to provide information for the purposes of securitisation;
- other purposes about which Cartelux will inform you when your personal information is collected or to which you have otherwise consented;
- related purposes which would be reasonably expected in the circumstances;
- accounting, billing or other internal administrative purposes or
- any purposes otherwise permitted or required by any law.

To improve your experience on our website, we use 'cookies'. Cookies are an industry standard and most major websites use them. A cookie is a small text file that our site may place on your computer as a tool to remember your preferences for future visits. You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website.

Our website uses Google Analytics, a service which transmits website traffic data to Google servers. Google Analytics does not identify individual users or associate your IP address with any other data held by Google. We use reports provided by Google Analytics to help us understand website traffic and webpage usage.

Cartelux also uses interfaces with social media sites such as Facebook, LinkedIn and others. If you choose to "like" or "share" information from this website through these services, you should review the privacy policy of that service. If you are a member of a social media site, the interfaces may allow the social media site to connect your visits to this site with other Personal Information.

Where personal information is used or disclosed, Cartelux will take steps reasonable in the circumstances to ensure it is relevant to the purpose for which it is to be used or disclosed. You are not obligated to provide your personal information to Cartelux. However, without certain information, we may not be able to provide our services to you.

2. Disclosure of Information

Cartelux will only disclose personal information for the purposes for which it is collected as set out in section (this list is not exhaustive). Any disclosure of personal information will always be made on a confidential basis and in accordance with law. We may also use the personal information that you provide to us if we are under a duty to disclose or share your personal information in order to comply with (and/or where we believe we are under a duty to comply with) any legal obligation; or in order to enforce our Website Terms and any other agreement; or to protect the rights of Cartelux. This includes exchanging information with other companies and other organisations for the purposes of fraud protection and prevention.

A copy of this Privacy Policy will be made available to anyone who requests it and a link to this Privacy Policy will be provided from the website www.cartelux.com. Any requests should be directed to info@cartelux.com.

3. Information Security

We take reasonable steps to protect your personal information from unauthorised access and against unlawful processing, accidental loss, destruction and damage. We will keep your personal information for a reasonable period or as long as the law requires. We require our employees and service providers to whom we may disclose personal information to comply with confidentiality and security requirements in accordance with the Privacy Act. Additionally, we take reasonable steps to destroy or permanently de-identify personal information when we no longer need it.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will take steps to protect your personal information, we cannot guarantee the security of your data transmitted to the Website and do not accept responsibility for the security of information you send to or receive from us over the internet, or for any unauthorised access or use of that information. Any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

4. Access and Correction

- a. We will take reasonable steps to make sure that the personal information we collect, use or disclose is accurate, complete and up to date. If your personal details change, such as your address or phone number, please let us know by using the contact details set out on our website. Cartelux will promptly acknowledge and respond to any request for access or correction to personal information provided that we have been given adequate proof of identity and sufficient reason for requesting the information.

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