



# Privacy Policy

This Privacy Policy applies to L&H Group (ABN 19 730 781 473) a Limited Partnership. It explains how L&H Group handles personal information and complies with the requirements of the Privacy Act 1988.

## 1. Collecting information about you

L&H Group collects personal information from its commercial customers, as well as from other individuals including employees and contractors. Employee records are covered by special provisions in the Privacy Act, and therefore this Privacy Policy explains our general policies relating to the handling of personal information concerning customers and suppliers, but not employees.

The main types of information L&H Group collects are the contact details of customers such as name, address, telephone number, e-mail address and transaction related information. We collect most of this information directly from individuals when they are applying for an account and as they purchase products from us. Some of this information is incidental to other transactions, such as when our branch network collect driver's licence information on the back of cheques as required by our fraud minimisation strategies. However, we also collect personal information from third parties when a person applies for credit. This may include obtaining trade references and obtaining credit-worthiness information relating to the company and sometimes (with their consent) its directors and officers. If you contact us, we may keep a record of that contact.

We also obtain mailing lists containing the details of selected other businesses (such as electrical contractors) for us to send out promotional information about our products. When we obtain these lists, we do so on the understanding that the lists comply with the Privacy Act's requirements when using personal information for the purpose of sending out promotional information. We also provide individuals with the option of being removed from our marketing list when we send out this information.

## 2. Using and disclosing your personal information

Our main purposes in collecting information about customers are to make customers' purchases as convenient and efficient as possible and to manage our business relationships. We collect information about individual customers' purchasing history with L&H Group so that we best know how to serve their needs. L&H Group does not routinely disclose personal information to other organisations.

The main circumstances in which L&H Group may disclose personal information are when:

- \* Required by law
- \* We believe it necessary to provide you with a product or service
- \* To protect the rights, property or personal safety of any member of the public or the interest of L&H Group; for example, when we have an overdue account we may forward it to a debt collector
- \* The assets and operations of the business are transferred to another party as a going concern with your consent.

When you provide your personal information to us, L&H Group will usually give you the choice as to whether or not you wish to receive further information about special offers, promotions, and changes to our products and services. If you indicate that you do not wish to receive these, we will not contact you

further for these purposes. Please allow 28 days for your request to be processed.

### **3. Service providers**

Like many businesses, L&H Group uses a range of service providers to help us maximise the quality and efficiency of our services and our business operations. This means that individuals and other organisations will sometimes have access to personal information held by L&H Group and may use it on behalf of L&H Group. For example, an external service provider performs credit assessment services for us. We require our service providers to adhere to strict privacy guidelines and not to keep this information or use it for any unauthorised purposes.

### **4. Our marketing activities**

We may contact you at the street address or e-mail address which you provide to us in order to provide you with updated information about products and services. For example, customers who join our various incentive programs receive a sales catalogue and other promotional offers. In some instances, other organisations may send out promotional information such as an e-mail newsletter on our behalf, or we may purchase a contact list from another organisation and send promotional information to those individuals. If you are receiving promotional information about L&H Group and do not wish to receive this information any longer, you may remove your name from our list either by contacting our marketing department on 03 9243 3555 or faxing your request to 03 9243 3575 and asking to be removed from our mailing list. Please allow 28 days for this request to be processed.

### **5. Our website privacy practices**

We sometimes use cookie technology on our website to provide information and services to web site visitors. Cookies are pieces of information that a website transfers to your computer's hard disk for record keeping purposes and are a necessary part of facilitating online transactions. Most web browsers are set to accept cookies. Cookies are useful to estimate our number of members and determine overall traffic patterns through our website. We do not use cookies on our website to identify individual users.

### **6. You can access the information we keep about you**

If at any time you want to know exactly what personal information we hold about you, you are welcome to access your record by contacting us by phone on 03 9243 3555.

### **7. Changing and deleting the information we have about you**

If at any time you wish to change personal information that is inaccurate or out of date, please contact us and we will amend this record. If you wish to have your personal information deleted, please let us know in the same manner as referred to above and we will take all reasonable steps to delete it unless we need to keep it for legal reasons.

### **8. Storage and security of your personal information**

L&H Group will endeavour to take all reasonable steps to keep secure any information which we hold about you, and to keep this information accurate and up to date. We also require our employees and data processors to respect the confidentiality of any personal information held by L&H Group.

### **9. What to do if you have a problem or question**

If L&H Group becomes aware of any ongoing concerns or problems concerning our privacy practices, we will take these issues seriously and work to address these concerns. If you have any further queries relating to our Privacy Policy, or you have a problem or complaint, please contact us at by phone on 03

9243 3555 or at 456 Lower Heidelberg Road, Heidelberg, Victoria, 3084.

## **10. Future changes**

Over time, aspects of our business may change as we respond to changing market conditions. This may require our policies to be reviewed and revised. L&H Group reserves the right to change its Privacy Policy at any time and notify you by posting an updated version of the policy on its website.

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