

WEBSITE PRIVACY POLICY

Delta Consulting Pty Ltd (Australian Company Number (ACN) 070242741) is committed to protecting and respecting your privacy.

This policy (together with any other documents referred to in it) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it.

1 Information collection

1.1 In order to provide a better service to you, we may collect and process the following data about you:

- (a) information that you provide by filling in forms on our site www.michellebihary.com ("**our site**"). This includes information provided at the time of registering to use our site, subscribing to our service, posting material or requesting further services. We may also ask you for information at other times, for example in connection with a promotion or when you report a problem with our site;
- (b) if you contact us, we may keep a record of that correspondence;
- (c) details of transactions you carry out through our site and of the fulfilment of your orders;
- (d) Email address if they wish to receive our newsletter

1.2 We only retain personal data for so long as it is necessary. Data may be archived as long as the purpose for which the data was used still exists.

2 Uses made of the information

2.1 The purposes for which information may be used by us include:

- (a) ensuring that content from our site is presented in the most effective manner for you and for your computer;
- (b) providing you with alerts, newsletter, education materials or information that you requested or signed up to;
- (c) carrying out our obligations arising from any contracts entered into between you and us;
- (d) allowing you to participate in interactive features of our service, when you choose to do so;

- (e) designing and conducting surveys/questionnaires for client profiling/segmentation, statistical analysis, improving and furthering the provision our products and services;
- (f) complying with laws and regulations applicable to us or any of our affiliates in or outside Australia;
- (g) legal proceedings, including collecting overdue amounts and seeking professional advices;
- (h) researching, designing and launching services or products including seminars/events/forums;
- (i) Email communication; or
- (j) purposes directly related or incidental to the above.

2.2 We intend to use your data in direct marketing and we require your consent (which includes an indication of no objection) for that purpose. By using our site, unless you tell us otherwise, you agree that:

- (a) your name, contact details (including address, contact number, email address), products and services information, transaction pattern and behaviour, background and demographic data held by us from time to time may be used by us in direct marketing;
- (b) the following classes of services, products and subjects may be marketed to you:
 - (i) services and products related to our site and/or our affiliates (including marketing affiliates programs we are a part of);
 - (ii) reward, loyalty or privileges programmes, promotional offers and related services; and
 - (iii) invitations to events such as seminars/webinars/tele-seminars, conferences, live programs or events.
- (c) We may conduct direct marketing via fax, email, direct mail, telephone and other means of communication or send e-newsletters to you. You may choose not to receive promotional materials, by simply telling us (see below for contact details), and we will cease to do so, without charge.

2 **Disclosure of your information**

We will keep the personal data we hold confidential but may provide information to:

- (a) personnel, agents, advisers, auditors, contractors, financial institutions, and service providers in connection with our operations or services;
- (b) our offices, affiliates, business partners and counterparts (if any);
- (c) persons under a duty of confidentiality to us;
- (d) persons to whom we are required to make disclosure under applicable laws and regulations in or outside Australia; or
- (e) actual or proposed transferees or participants of our services in or outside Australia.

3 Security

3.1 All information you provide to us is stored on our secure servers. Any payment transactions will be encrypted using SSL technology. Where we have given you (or where you have chosen) a password which enables you to access certain parts of our site, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

3.2 Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; 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 Changes to our privacy policy

Any changes we may make to our privacy policy in the future will be posted on this page.

5 Data transfers

We may hold your data on servers in Australia and any other territories as we see fit from time to time. We may also transfer your data to our overseas offices or to any people listed at Clause 3 above, who may be located in or outside of Australia, including None.

6 Your consent and rights

6.1 By using our service, making an application or visiting our website, you consent to the collection and use of your information and other activities as outlined in this policy.

6.2 Under the Privacy Act (the "**Act**"), individuals have the right:

- (a) to check whether we hold personal data about you and to access such data;

- (b) to require us to correct as soon as reasonably practicable any data relating to you that is inaccurate;
- (c) to ascertain our policies and practices in relation to personal data and the kind of personal data held by us; and
- (d) to withdraw your consent to the use of your personal data for marketing purposes and we shall not use your personal data for marketing purposes after you communicate your withdrawal of consent to us.

6.3 You may exercise your opt-out right by notifying us if you wish to withdraw your consent to the use of your personal data for direct marketing purposes. Please send requests to opt-out and for access to data, correction of data, information regarding policies and practices and kinds of data held, questions or complaints to:

Michelle Bihary
The Delta Centre
129 Hawthorn Rd Caulfield North Vic 3161
03 95282866
michelle@michellebihary.com

6.4 In accordance with the Act, we have the right to and may charge a reasonable fee for processing any data access request.

Last updated: **7 January 2019**