Privacy Policy

1. Introduction

This Privacy Policy outlines how CIRT (QLD) PTY LTD ABN 49 011 050 329 as the Trustee of Contracting Industry Redundancy Trust ABN 18 414 343 407 (CIRT) collects, holds, uses, protects, and discloses personal information provided by users on its website. CIRT ('we', 'our', 'us') is committed to complying with the Australian Privacy Principles (APPs) set out in the *Privacy Act 1988* (Cth) (Privacy Act) as well as other applicable privacy laws and regulations.

2. Collection of Personal Information

We collect personal information that is necessary for the provision of our services.

CIRT's main function is to operate a redundancy fund. CIRT may also offers other services such as education, counselling support (through third parties) and industry related training through an association with JETCO INC.

We collect information that's relevant to our relationship with you, this includes such items as:

- Full name
- · Date of birth
- Postal address
- Tax File Number (TFN)
- · Residential address
- Occupation
- Phone numbers
- Email address
- Gender
- Bank details

- · Beneficiary details
- Contributions
- Membership of other funds
- Financial details
- Photographs, signatures, identification document numbers and other information collected during the process of identifying you
- Social security information

We may also need to ask you for sensitive information including:

- Medical information
- Financial information
- Affiliations with industry groups
- Family and/or personal relationship details

We may use your information for any other purposes required or authorised by or under law, including purposes for which you have provided your consent. That consent may be written, verbal or implied from your conduct. If we do not collect your personal information, we may not be able to provide you with the services or assistance you have requested or do business with you or the organisation with which you are connected. We also collect certain technical information each time a person visits our website. Unless we suspect misuse of the website or illegal activity, this information is kept in a de-identified form and is not traceable to any individual.

In some circumstances, we may collect personal information that is considered sensitive information under the Privacy Act. That may include information about race or ethnicity, political opinions, membership of a political association, trade association or union, religious or philosophical beliefs, sexual orientation, criminal records, health information or biometric data (Sensitive Information).

We will only collect your Sensitive Information when we have your express consent to do so and where it is necessary for a purpose which we have made clear to you when collecting that information. We will only use it for the purpose for which it was provided.

3. How we collect Personal Information

Personal information is generally collected directly from you or through your employer (in addition, this could be via the website and portal), identity verification providers or another representative authorised by you.

Where CIRT collects personal information about you from a third party, reasonable steps will be taken to ensure that you are made aware of how to contact CIRT to access your information, the purposes for which the information is collected, the types of organisations to which information is usually disclosed and any law that requires the particular information to be collected.

The personal information CIRT collects about you is used to establish a membership account, to process contributions to your account, to correspond with you and to provide you with redundancy and other benefits and options from CIRT.

If you choose not to provide your personal information, it may mean that we will not be able to provide these services to you, including some CIRT benefits and options.

There are other organisations that are connected to the administration services we provide to you, and which may have access to your personal information. They include such organisations as:

- Principal contractors on building sites.
- Fund Sponsors.
- Mailing organisations contracted to mail communications to you.
- Archiving companies organisations contracted to ensure that all documents are stored in a secure environment.
- Auditors and Regulators organisations that ensure CIRT is complying with legislation and contractual obligations.

4. Disclosure of Personal Information

Unless we are required to provide your personal information to others by law, by court order or to investigate suspected fraud or other unlawful activity, your information will generally only be seen or used by persons working for CIRT. These people will include service providers engaged to help us carry out our operations. Access to personal information is allowed only by those with authority and who have been set up with the relevant electronic security permissions for that information.

We may disclose your personal information to third parties for purposes authorised by or under law (including, without limitation as part of a response to a request under the Freedom of Information Act 1982 (Cth)), and we may disclose your personal information for purposes for which you have provided your consent. That consent may be written, verbal or may be reasonably inferred from your conduct or the circumstances in which you provided us with your information.

CIRT may also use personal information we hold to provide details of promotional offers and special events. You may advise us that you do not wish to receive such material by contacting CIRT's Privacy Officer using the details set out in section 9.

5. Storage and Security of Personal Information

We take reasonable steps to protect personal information from misuse, interference, loss, unauthorised access, modification, or disclosure. Personal information is stored on secure servers located in Australia. We take measures to restrict access to only personnel who need that personal information to effectively provider services to users. We retain personal information for as long as necessary to provide our services, and for legal or regulatory purposes.

In the event of any unauthorised access to the data we hold we will, in responding, follow good industry practice, including complying with our obligations at law in relation to the notification of any data breach and co-ordinating our response with any other affected parties.

We will report eligible data breaches to the Office of the Australian Information Commissioner (OAIC) and affected individuals as soon as practicable after we become aware that there are reasonable grounds to believe that there has been an eligible data breach.

6. Access and Correction of Personal Information

Subject to some exceptions permitted by law, we will provide you with access to the personal information we hold about you if you request it in writing. Generally, there is no charge for accessing your information, but if your request is particularly complex or requires detailed searching of our records, we may require that you pay our reasonable costs of providing access (such as photocopying costs or costs for time spent on collating large amounts of material). Any request for access should be made via the contact details provided below. If you believe there are errors in our records about you, please let us know (using the detail below) and we will investigate and take reasonable steps to correct any inaccuracies.

7. Cookies and Analytics

We may use cookies to personalise and enhance the user experience on our website. Cookies may be used to store user preferences, login information, and to track website usage. We may also use analytics tools to collect data about website traffic and usage. This information is used to improve our website and services.

8. Changes to the Privacy Policy

We reserve the right to update this Privacy Policy from time to time. Users can access the Privacy Policy on our website at www.cirt.com.au.

9. Further information and complaints

If you would like further information on our privacy policy, if you have any concerns over the protection of the information you have given to us or that we have collected from others, or if you have a complaint about the way we have handled a privacy issue, please contact CIRT at:

Level 1, East Tower, 410 Ann Street, Brisbane, Qld 4000

GPO Box 701, Brisbane Qld 4001

Email: enquiries@cirt.com.au

Any complaint will be investigated by the Privacy Officer and you will be notified of the decision as soon as is practicable but no later than 30 days.

If we are unable to satisfactorily resolve your concerns about our handling of your personal information, you can contact the Office of the Australian Information Commissioner (OAIC):

GPO Box 5218, Sydney, NSW 2001 Telephone: 1300 363 992 www.oaic.gov.au

10. Contact Us

If you have any questions or concerns regarding our Privacy Policy or the handling of personal information, please contact us at:

Level 1, East Tower, 410 Ann Street, Brisbane, Qld 4000

Email: enquiries@cirt.com.au

11. Document Control Table

| Version | Description | Date |
|---------|-------------|---------------|
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