



Privacy Policy

Corporate Policy

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Introduction

The PROBE Group and its related bodies corporate* (we, our, us) recognise the importance of protecting the privacy and the rights of individuals in relation to their personal information this includes existing and prospective customers of our clients, potential and existing employees and contractors whom PROBE Group collects personal information from or is provided with such information from our clients. This document is our privacy policy and it tells you how we collect and manage your personal information. PROBE Group is committed to handling personal information in an open and transparent manner consistent with the objectives of the Australian Privacy Principles.

We respect your rights to privacy under the Australian Privacy Act 1988 (Cth) the Privacy Act 2020 (NZ), and the South Africa Protection of Personal Information Act, 2013 as applicable (Act) and we comply with all of the Act's requirements in respect of the collection, use, management, disclosure, quality, security, access to and correction of your personal information.

(* Includes, but is not limited to, Probe Operations Pty Ltd, Probe Group International Pty Ltd, GM Legal Pty Ltd, Convai Pty Limited, Convai (NZ) Limited, Probe Contact Solutions Australia Pty Ltd, Australian Support Services Pty Ltd, Probe Contact Solutions New Zealand and Stellar Asia Pacific Pty Ltd, Stellar South Africa Pty Ltd, Stellar North America Inc)

What is your personal information?

When used in this privacy policy, the term “personal information” has the meaning given to it in the applicable Act. In general terms, “personal information” means any information or opinion about an identifiable individual or an individual who is reasonably identifiable. This may include an individual's name, address, telephone number, email address, credit card details, account number, and profession or occupation. If the information we collect personally identifies you, or you are reasonably identifiable from it, the information will be considered personal information.

What personal information do we collect & hold?

We may collect the following types of personal information:

- Name;
- signature;
- mailing or street address;
- email address and telephone and fax number;
- age or birth date;
- system access passwords;
- profession, occupation or job title;

- where you are our employee, your personnel records including your employment agreement, pay records, leave records, tax status, criminal record checks, superannuation records, training records, and performance and disciplinary records;
- where you are our customer, details of the products and services you have purchased from us or our customers (on whose behalf we may provide products or services) or which you have enquired about, together with any additional information necessary to deliver those products and services and to respond to your enquiries;
- where you are a customer of our client and we are discussing overdue debts, details of your employment and bank account details;
- credit card details;
- details of your creditworthiness and credit history;
- any additional information relating to you that you provide to us directly through our websites or indirectly through use of our websites or online presence, through our representatives or otherwise; and
- information you provide to us through our service centre, customer surveys or visits by our representatives from time to time.

It is important to appreciate that much of the personal information we collect and hold is done so by us when we are acting as the “agent” or service provider of our customer. For example, we operate customer contact centres on behalf of many Australian companies, from retailers to banks and other institutions. When you contact one of our operators at a contact centre, you may not necessarily be aware that the call centre is operated by PROBE Group on behalf of our customer. We have set out in the Annexure to this policy some more detail around the information we may collect and hold in respect of each of our key businesses. Please read this carefully.

We may also collect some information that is not personal information because it does not identify you or anyone else. For example, we may collect anonymous data or aggregated information about how users use our websites. We do not re-identify this information to turn it into personal information.

How do we collect your personal information?

Personal information is only collected by lawful and fair means in accordance with the Act. We collect your personal information directly from you unless it is unreasonable or impracticable to do so. When collecting personal information from you, we may collect in ways including:

- through your access and use of our website;
- through your use of telephone and mobile communication (including but not limited to fixed line IVR services);
- through your use of electronic devices including tablets, supplied by us to you, or otherwise connecting to our systems in order to facilitate and enable you to perform your duties or to provide services to us;
- during conversations between you and our representatives;
- during correspondence between you and our representatives, including electronic correspondence; or

- when you complete an application, contract or purchase order.

Some of the personal information PROBE Group holds or deals with is not actually collected by PROBE Group. Because PROBE Group is a leading provider of business process outsourcing, much of the data and personnel information it deals with is provided to it by its clients, and has not actually been directly collected by PROBE Group from the individual concerned.

It is impracticable for us to collect information directly from you when we are acting as the “agent” or service provider of our client, as our client has already collected the relevant information from you (or another third party), and our client has provided it to us for our use in providing services to or on behalf of our client. For example, we act on behalf of many customers in sending email communications. To enable us to do so we may use our customer’s database of personal information which our customer has supplied to us. It is impracticable for us to “recollect” this information from you directly before we use as requested by our client.

In respect of personal information which is provided to us by our clients, we do seek client assurances that all such personal information has been collected lawfully and in compliance with the Privacy Act and that all required consents have been obtained for, and disclosure statements made in respect of, the intended use of that personal information. PROBE Group however will not be responsible for, and accepts no liability in respect of, any failure by a client to do so.

We may also collect personal information from third parties who are not our clients including for example, from third party companies such as data providers and brokers, credit reporting bodies, law enforcement agencies and other government entities.

Providing your Personal Information on PROBE Group’s websites

This privacy policy also covers PROBE Group Asia Pacific’s website.

Where you provide your personal information directly via this website you acknowledge and accept that:

- i. PROBE Group may transfer your personal information to its related organisations overseas that includes the Philippines, New Zealand, South Africa and the United States of America.
- ii. PROBE Group’s website also provides links to third party websites. Where you provide your personal information directly to these third party organisations the use of your personal information by them is not within PROBE Group’s control and therefore we cannot accept responsibility regarding the use of your personal information by these organisations. It is recommended that you review the privacy policies of these organisations prior to providing your personal information.

What happens if we can't collect your personal information?

If you do not provide us with the personal information described above, some or all of the following may happen:

- we may not be able to provide the requested products or services to you, either to the same standard or at all, or we may not be able to supply services to our clients which will enable our clients to do the same; or
- we may not be able to provide you with information about products and services that you may want, including information about discounts, sales or special promotions, or we may not be able to supply services to our clients which will enable our clients to do the same; or
- we may be unable to tailor the content of our websites to your preferences, or we may not be able to supply services to our clients which will enable our clients to do the same; or
- if you are a client of ours, we may not be able to provide you with the products and services you require; or
- if you are a prospective employee, we may not be able to hire you; or
- if you are our employee, it may be a breach of your employment conditions to not provide us with the information; or
- if you are a contractor to us, you may not be able to provide your services to us.

For what purposes do we collect, hold, use & disclose your personal information?

We collect personal information about you so that we can perform our business activities and functions and to provide the best possible quality of customer service to you and to enable us to provide products and services to our clients.

PROBE Group primarily collects personal information from its clients and their customers when a product or service is used or requested (in the form of an email, telephone conversation, call recording, in writing, chatlog, or in person).

Details on how this personal information is managed will be in accordance with the client privacy management requirements that will be in addition to PROBE Group's own privacy policy.

Client privacy policies should also be referenced separately regarding personal information management for these client services and should in most circumstances be available publicly on that client's website, or from their privacy officer.

PROBE Group may collect personal information directly for its own business purposes i.e. if you are providing goods or services directly to PROBE Group or, if you apply for employment. Note, if all

necessary personal information is not provided, PROBE Group may be unable to process a request or provide the services you require.

We collect, hold, use and disclose your personal information for the following purposes, in each case, either on our own behalf or when acting on behalf of a client:

- to provide products and services to you and our clients and to send communications requested by you and/ or our clients;
- to answer enquiries and provide information or advice about existing and new products or services;
- to conduct business processing functions including providing personal information to our related bodies corporate, clients, contractors, field officers, service providers or other third parties;
- to assess the provision of, and provide credit, to you;
- to undertake debt collection services on behalf of our clients;
- for the administrative, marketing (including direct marketing), planning, product or service development, quality control and research purposes of PROBE Group, its related bodies corporate, clients, contractors or service providers;
- to provide your updated personal information to our related bodies corporate, clients, contractors or service providers;
- to update our records and keep your contact details up to date;
- to process and respond to any complaint made by you;
- to comply with any law, rule, regulation, lawful and binding determination, decision or direction of a regulator, or in cooperation with any governmental authority of any country (or political subdivision of a country); and
- to process queries on our website and facilitate website access.

Where you are our employee, we may collect, hold, use and disclose your personal information for all purposes connected with our employment relationship. This includes hiring you, training you, administering your personnel records (including pay and leave records), and managing your performance.

We may also use your personal information for other purposes related to those described above, and/or for a purpose for which you would reasonably expect it to be used, as permitted by the applicable Act.

Except as provided below, your personal information will not be shared, sold, rented or disclosed other than as described in this Privacy Policy. We do not disclose personal information we obtain when acting on behalf of one client, to any other client, unless directed by the client.

PROBE Group sometimes handles personal information relying on exemptions under the applicable Act. Under the Australian Privacy Act 1988 (Cth), these include exemptions in relation to

- (i) employee records;
- (ii) related bodies corporate;
- (iii) provision of services to State or Territory authorities; and

(iv) overseas operations relating to personal information of non-Australians. Any permitted handling of personal information under such exemptions will take priority over this Privacy Policy to the extent of any inconsistency.

To whom may we disclose your information?

We may disclose your personal information to:

- our employees, related bodies corporate, clients, contractors or service providers for the purposes of operation of our websites or our businesses, fulfilling requests by you, and to otherwise providing products and services to you and our clients including, without limitation, IT systems administrators, couriers, payment processors, data entry service providers, electronic network administrators, debt collectors, and professional advisors such as accountants, solicitors, business advisors and consultants;
- Suppliers, field officers, clients and other third parties with whom we have commercial relationships, for business, collection, marketing, credit reporting and related purposes; and
- any organisation for any authorised purpose with your express consent.

We may combine or share any information that we collect from you with information collected by any of our related bodies corporate. Our clients may do likewise.

For prospective PROBE Group employees, personal information collected may be transferred to our related organisation in the Philippines for the purposes of processing the application and stored on servers located in Australia and the Philippines. Prospective employees agree by submitting an application that their personal information may be transferred and stored offshore for processing.

Direct marketing materials

We may send you direct marketing communications and information about our products and services that we, or our clients, consider may be of interest to you. These communications may be sent in various forms, including email, in accordance with applicable marketing laws, such as the Australian Spam Act 2003 (Cth) and the Unsolicited Electronic Messages Act 2007 (NZ).

At any time you may opt-out of receiving marketing communications from us by contacting us (see the details below) or by using opt-out facilities provided in the marketing communications and we will then ensure that your name is removed from our mailing list (or where we are using a mailing list provided by our client, we will pass your request on to our client).

We do not provide your personal information to other organisations for the purposes of direct marketing (see also our use of cookies). However, where we are engaged by our clients to act on their behalf in collecting personal information then we will pass that personal information on to our client.

How can you access and request correction of your personal information?

You may request access to any personal information we hold about you at any time by contacting us (see the details below). Where we hold information that you are entitled to access, we will try to provide you with suitable means of accessing it (for example, by mailing or emailing it to you). We may charge you a fee to cover our administrative and other reasonable costs in making the information available to you and, if so, the fees will be \$30 per hour of time spent. We will not charge for simply making the request and will not charge for making any corrections to your personal information.

There may be instances where we cannot grant you access to the personal information we hold. For example, we may need to refuse access if granting access would unreasonably interfere with the privacy of others or would result in a breach of confidentiality. If that happens, we will give you written reasons for any refusal.

If you believe that personal information we hold about you is incorrect, incomplete or inaccurate, then you may request us to correct it. We will consider if the information requires correction. If we do not agree that there are grounds for correction then as required by the applicable Act we will, where requested by you, take reasonable steps to attach to or associate with the information a statement of the correction sought but not made, or a statement that the information is inaccurate, out-of-date, incomplete, irrelevant or misleading.

What is the process for complaining about a breach of privacy?

If you believe that your privacy has been breached, please contact us using the contact information below and provide details of the incident so that we can investigate it.

Our procedure for investigating and dealing with privacy breaches is to ascertain all relevant facts and correspond with those involved (including where relevant our clients), reach a view as to the existence, scope and cause of the issue, and where relevant and appropriate, implement corrective or rectification measures.

A request for access to the personal information held by PROBE Group concerning an individual can be made by that individual to PROBE Group's Privacy Officer on the numbers or address mentioned below or, in cases where PROBE Group is acting on behalf of a client, to PROBE Group's client. A fee may apply, the amount of which will be advised at the time of application.

Do we disclose your personal information to anyone overseas?

We may disclose personal information to our related bodies corporate and third party suppliers and service providers located overseas for some of the purposes listed above. Some of our employees are located overseas.

Except where specific individual consent has been obtained, we take reasonable steps to ensure that the overseas recipients of your personal information do not breach the privacy obligations relating to your personal information.

We may disclose your personal information to entities located overseas, including the following:

- our related bodies corporate located in Australia, New Zealand, Philippines, South Africa and the United States of America;
- our data hosting and other IT service providers, located in Australia, New Zealand and Philippines, South Africa and the United States of America;
- our clients and their related entities located in foreign countries, to the extent that we are acting on their behalf or at their direction in using, storing, or collecting your personal information. Applicable foreign countries include Australia, New Zealand, Philippines, South Africa and the United States of America.

Security

PROBE Group takes reasonable precautions to protect personal information held from misuse, loss, theft, as well as against unauthorised access, modification or disclosure, alteration and destruction. In addition to electronic data protection through password access, data back-up and firewalls) these measures include:

- administrative processes;
- technical safeguards; and
- physical infrastructure and site security

PROBE Group has comprehensive security policies and procedures in place to ensure the protection of personal information held by both PROBE Group and our clients.

As part of PROBE Group's commitment to continuous process improvement process regular audits will be undertaken to ensure that these security practices are adhered to and remain current.

We may hold your information in either electronic or hard copy form.

Personal information is destroyed or de-identified when no longer required for any of the purposes for which it may be lawfully used or disclosed.

As our website is linked to the internet, and the internet is inherently insecure, we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over

the internet. Accordingly, any personal information or other information which you transmit to us online is transmitted at your own risk.

Links

Our website may contain links to other websites operated by third parties. We make no representations or warranties in relation to the privacy practices of any third party website and we are not responsible for the privacy policies or the content of any third party website. Third party websites are responsible for informing you about their own privacy practices.

Credit Reporting Privacy Policy - Australia only

This Credit Reporting Privacy Policy describes our practices in connection with information we collect and hold about individuals when providing commercial credit, in particular:

- information we collect and hold about individuals who are directors of a company, when providing commercial credit to that company;
- information we collect and hold about individuals who provide a personal guarantee to us in relation to commercial credit we provide to a company; and
- information we collect and hold about individuals who are obtaining that credit for their own business purposes as sole traders or partners in a partnership.

In this Credit Reporting Privacy Policy, "credit-related personal information" means one or more of "credit information", "credit eligibility information", "credit reporting information" or "regulated information", as those terms are defined in the Australian Privacy Act 1988 (Cth).

When you apply for or obtain or guarantee credit from us, the credit-related personal information that we collect from you includes information that identifies you, such as your name, postal address, email address and date of birth and your driver's license number.

We may exchange credit-related personal information about you with credit reporting bodies (CRBs) for the purposes of assessing commercial credit applications from you or companies of which you are a director, and also to assess whether to accept a guarantee from you.

We may use the information we collect from and about you for account management and administrative purposes directly related to the provision or management of the commercial credit we provide to you or to companies of which you are a director.

We may also report defaults in payment terms or guarantee commitments in relation to commercial credit to CRBs. We may also disclose your credit-related personal information to any guarantor of your obligations to us.

We may also use the information we collect from and about you to:

- collect overdue payments;
- assign debts; and

- create assessments and ratings of your creditworthiness.

We may disclose your credit-related personal information to our related bodies corporate and third party suppliers and service providers located outside Australia, for the purposes set out in this Credit Reporting Privacy Policy.

Further details about such overseas disclosures are set out in the section “Do we disclose your personal information to anyone overseas?” of this Privacy Policy.

For information about the following topics in relation to our handling of credit-related personal information please refer to the applicable section of our Privacy Policy (of which this Credit Reporting Privacy Policy comprises a part):

- Access and Correction - see section "How can you access and request correction of your personal information?";
- Complaints - see section "What is the process for complaining about a breach of privacy?";
- Disclosure outside Australia - see section "Do we disclose your personal information to anyone overseas"; and
- Security - see section "Security".

Contacting us

If you have any questions about this privacy policy, any concerns or a complaint regarding the treatment of your privacy or a possible breach of your privacy, please use the contact link on our website or contact the applicable Privacy Officer using the details set out below.

We will treat your requests or complaints confidentially. Our representative will contact you within a reasonable time after receipt of your complaint to discuss your concerns and outline options regarding how they may be resolved. We will aim to ensure that your complaint is resolved in timely and appropriate manner.

Please contact our Australia-based Privacy Officer at:

Att: Privacy Officer
The PROBE Group Group
Level 7 South Tower, 485 La Trobe Street
Melbourne VIC 3000 Australia
Phone (within Australia): (03) 9508 4666
E-mail: enquiries@theprobegroup.com.au

Changes to our privacy policy

We may change this privacy policy from time to time. Any updated versions of this privacy policy will be posted on our website.

This privacy policy was last updated on 26 October 2020.

ANNEXURE

Specific examples of Personal Information held by PROBE Group

Business Activity	Types of Personal Information held and/ or collected
Contact centre services	<ul style="list-style-type: none"> name, address, contact details, date of birth, payment details including bank account details, credit card information, purchase history, purchase trends, enquiries, problems experienced, customer service issues, insurance policy details, referral advisor details, claim information, subscription details, email information, invoices, survey information. Where we are given access directly to our clients systems, we have access to the personal information held in those systems. For example, we may operate a call centre of a bank, retailer , health provider etc.
Speech solutions	<ul style="list-style-type: none"> name, address, contact details, passwords, or other personal identifiers such as voice recognition details.
BPO and collections services	<ul style="list-style-type: none"> name, address, contact details, date of birth, payment details including bank account details, credit card information, purchase history, purchase trends, enquiries, problems experienced, customer service issues, customer debt and payment history and information regarding the customer’s workplace and employment. Where we are given access directly to our clients systems, we have access to the personal information held in those systems. Help desk and other customer issues support as required.
Physical Site security	<ul style="list-style-type: none"> Surveillance camera data
Credit reporting in relation to commercial credit	<ul style="list-style-type: none"> See “Credit Reporting Privacy Policy” section of this Policy
Employees	<ul style="list-style-type: none"> Personnel records, including employment agreements, pay records, leave records, tax statuses, criminal record checks, superannuation records, training records, performance and disciplinary records
Visitors to website	<ul style="list-style-type: none"> Anonymous information regarding visitors to its websites. This may include IP address, previous sites visited, internet provider location and date and time of the visit.

Document Information

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Change history

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1.0	12-Jun-18	First PROBE Group version	J Zaharopoulos/ D Reid	J Kagan
2.0	1-May-19	Annual review of Policy	J Zaharopoulos	D Reid
3.0	1-Jun-20	Annual review of Policy update to description of personal information	J Zaharopoulos	
4.0	26-Oct-20	Review to consolidate Stellar Policy	J Zaharopoulos	R Molloy

Release authorisation

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