

PRIVACY POLICY

Your Privacy and E Lex Ratio Pty Ltd (collectively and individually referred to as “Elex”, “we”, “us” or “our”).

WHO WE ARE AND HOW YOU CAN CONTACT US

We are E Lex Ratio Pty. Ltd. and we are based in Victoria, Australia. We are committed to protecting your privacy and respecting and upholding your rights when you use this Site. This Privacy Policy applies to the products and/or services we provide under the banner of Brief (“Site”) and explains how we collect, hold, use and disclose data and comply with the requirements of the Privacy Act 1988 (Cth). This Privacy Policy does not cover information that you submit on other websites, even if we communicate with you on those sites.

You can contact us for privacy-related questions by submitting an email to support@elexratio.com

We will only use your personal information in compliance with Australian Privacy Laws (Privacy Act (1988 (Cth))), Australian Privacy Principles and to the extent applicable, with the EU General Data Protection Regulation (GDPR) and any replacement legislation or regulation or guidelines and standards governing the use, storage or transmission of personal data.

OUR ROLE IN YOUR PRIVACY

If you are a customer, subscriber or just a visitor on our Site, this Privacy Policy will apply to you.

OUR RESPONSIBILITIES

As we are the providers of the products and services on this Site, we determine how and why your data is processed. We do not sell or rent your details to any

third parties. We are committed to protecting your privacy and we want you to know exactly what information is collected and how we use it.

YOUR RESPONSIBILITIES

Please read this Privacy Policy. If you provide us with any data relating to a third party, you confirm that you have the right to authorise us to process that data on your behalf in accordance with this Privacy Policy.

WHEN AND HOW WE COLLECT DATA

From the moment you visit our Site, we may be collecting data, sometimes you might provide this data by completing a form or setting up an account, otherwise we might collect the data automatically. We may also collect data when:

- You complete any sign-up forms, landing pages or send us a direct message
- - You accept our cookies and other tracking technologies on any device you use to interact with us
- You voluntarily submit your data to us for any reason

TYPES OF DATA WE MAY COLLECT

- Contact details (name, address, email)
- Your business name (sometimes)
- Data about the services you acquire
- Data about your experience with our Site and our products and services
- Data relating to your circumstances and such other information that is relevant to the products or services we provide to you
- Data that identifies you (your IP address, login, browser type, time zone, browser plugins, geolocation, what operating system and version) - we do not link this with any personal Data
- Data on how you use our Site (URL clicks, products and services views, how long you are on our pages and other actions)

USE AND DISCLOSURE OF YOUR DATA

Under data laws, we are only allowed to use your data for specific reasons and where we have the legal basis to do so.

We will use your data for the purposes it was collected and related purposes that include:

- Operating our Site
- Providing you with products, information and services
- Customer support
- Detecting and preventing fraud
- Improving our Site
- Making your experience on our Site more efficient and enjoyable
- Market research e.g. we may contact you for feedback about our products and services

We may disclose your data for the purposes it was collected and also:

- As required by law subject to our obligations
- With your consent
- Within our business

CHOOSING NOT TO PROVIDE PERSONAL DATA

You can choose not to provide us with any personal data. However, if you do this, we will not be able to provide you with any products or services, however, you can continue to use our Site and browse the pages of our Site.

TURNING OFF COOKIES

Our Site uses cookies and similar technologies to provide certain functionality to our Site. You can turn off cookies by activating the setting in your browser that allows you to do this. You can also delete cookies through your browser settings. If

you do decide to turn off cookies, you can continue to use the Site, however, certain services may not work as effectively.

YOUR RIGHTS

You can exercise your rights at any time by contacting us via the support@ellexratio.com

ACCESSING INFORMATION WE HOLD ABOUT YOU

We will provide you with the information within 30 days of your request, unless doing so would adversely affect the rights and freedoms of others (e.g. another person's confidentiality or intellectual property rights). We will tell you if we can't comply with your request and why.

INACCURATE INFORMATION

You can contact us to ask us to correct any information we hold about you that you believe is inaccurate.

OBJECTIONS TO USING DATA FOR PROFILING OR AUTOMATED DECISIONS

We may use your data to determine what products and services are relevant to you (e.g. tailoring our emails based on your behaviour). Otherwise, the only circumstances in which we will use this data is to provide our products and services to you.

THE RIGHT TO BE FORGOTTEN

You have the right to request for your data to be erased. This means we have to delete all information that we hold about you, except to the extent of any information we are required to hold due to our legal obligations.

MAKING A COMPLAINT

If you have any complaints regarding how your data is handled, please contact us via support@elexratio.com. If you are not satisfied with our response to your complaint you may seek a review by contacting the Office of the Australian Information Commissioner.

SECURITY OF THE DATA WE COLLECT

We realise that our customers trust us to protect their data and whilst we cannot guarantee the security of any information you transmit to us, or receive from us, we take that task seriously and maintain reasonable and appropriate physical, electronic and procedural safeguards to help protect your data. This includes the following:

- Password access to accounts
- Storing electronic data with reputable third party storage providers who have appropriate security protections
- Limit access to personal information to individuals who need to know.
- Using payment providers who are PCI DSS compliant
- We do not store your payment details

WHERE WE STORE DATA

We use service providers based in Australia. If we transfer personal data outside of Australia, we will ensure that your privacy rights are adequately protected by ensuring these service providers have the same or similar measures in place to protect data shared.

HOW LONG WE STORE DATA FOR

We will keep your data for as long as we need it, and this period will also depend on your interactions with us. If you have made a purchase with us, we will keep a record of your purchase for the period necessary for invoicing and tax purposes. When we no longer need to keep your information, we will delete it permanently or anonymise data that is no longer necessary.

THIRD PARTIES WHO ACCESS YOUR DATA

We share data with third parties in the following circumstances:

- Other companies in our group of companies, as necessary to operate our Site
- Our suppliers and service providers working for us e.g. payment processors
- Our professional and legal advisors
- Third parties engaged in fraud prevention and detection
- Law enforcement or other government authorities
- Share with third parties who enable us to provide our products and services

which may include:

- o PCI DSS compliant payment processors such as Stripe, PayPal, Xero, Shopify who may process your payment for any products and services bought from us;
- Where we have your consent to do so or otherwise where we are legally permitted to do so.

PAYMENT SECURITY

All of our real-time credit card authorisations are handled by secure third party gateway providers and these are secured by the highest level of security. The following measures are taken to protect your data:

- Payments are fully automated with an immediate response.
- Your complete credit card number cannot be viewed by us or any outside party.
- All transaction data is encrypted for storage within our third party gateway suppliers bank-grade data centre, further protecting your credit card data.
- Our third party gateway provider is an authorised third party processor for all the major Australian banks.
- Our third party gateway provider will at no time touch your funds, all monies are directly transferred from your credit card to the merchant account held by us.

We use third-party gateway providers that are widely respected for providing secure and reliable online payment solutions. We have chosen to deal with the best so you can feel safe that your personal information is kept safe and secure at all

times. While we attempt to protect the information in our possession, no security system is perfect, and we cannot promise that information about you will remain secure in all circumstances.

The Payment Card Industry Data Security Standard (PCI DSS) is an information security standard for all organisations that handle branded credit cards from major card schemes. PCI DSS is a standard mandated by the card brands like Visa, Mastercard, American Express and Discover and is managed by the PCI Security Standards Council.

PCI-DSS requirements help ensure the secure handling of credit card information through our Site and the service providers.

AGE OF CONSENT

By using this site, you warrant that you are at least the age of majority in your State or Territory of residence. Our Site should not be used by anyone under the age of majority, and we do not knowingly collect data from anyone under the age of majority.

COOKIES AND HOW TO BLOCK THEM

We use cookies, this helps us improve the products and services we provide. Unfortunately, they are not the edible kind! “Cookies” are data files that are placed on your device or computer and often include an anonymous unique identifier. Cookies can also be used to analyse traffic and for advertising and marketing purposes. They do not harm your systems and the HELP function in your browser will tell you how to restrict or block the cookies. For more information about cookies, and how to disable cookies, visit <http://www.allaboutcookies.org>. If you use browser settings to block all cookies, you may not be able to access all or parts of our Site.

GOVERNING LAW

This Privacy Policy and your use of this Site is governed in all respects by the laws of Australia.

UPDATES TO OUR PRIVACY POLICY

Please make sure to check in on our Privacy Policy periodically, as we may update this Privacy Policy from time to time in order to reflect, for example, changes to our practices or for other operational, legal or regulatory reasons. We will always ensure that the current date of the Privacy Policy also known as the “Effective Date” is prominently displayed at the very top of this Privacy Policy, so you know it's the latest version.