

PRIVACY POLICY

Introduction & Purpose of This Policy

Roslatex Pty Ltd & Jack Peters Real Estate Pty Ltd ('the Agency') provides real estate services including the selling and leasing of properties.

We are bound by the *Privacy Act* and the *Australian Privacy Principles (APP)* which regulate the collection, use and disclosure of personal information. This Privacy Policy explains;

- The scope of our Privacy Policy;
- Why We collect personal information;
- What personal information We collect;
- How We collect and use Your personal information;
- How We disclose Your personal information;
- Your right to access Your personal information;
- Your right to correct Your personal information;
- How We protect the integrity of Your personal information;
- Your right to make a privacy complaint; and
- How You can contact Us regarding privacy concerns

We reserve the right to review and if necessary, change this Privacy Policy. We will post changes to this Privacy Policy on our website. This Privacy Policy is on our website.

Scope

This Privacy Policy governs all personal information collected by and provided to Us and must be adhered to by all persons who access, use, process, control or otherwise deal with personal information on our behalf. This Policy applies to independent contractors and job applicants, as well as individuals who provide Us with personal information.

Interpretation

Personal pronouns: except where the context otherwise provides or requires:

- The terms **We**, **Us** or **Our** refers to Roslatex Pty Ltd & Jack Peters Real Estate Pty Ltd; and
- The terms **You** or **Your** refers to any person who provides Us with personal information in any form or by any means.

What is Personal Information?

Personal information is any information that can be used to identify You. This includes any information or an opinion about You (including information or an opinion forming part of a database), whether true or not, and no matter how the information or opinions are recorded. The information may be collected from You directly or provided to Us by another party.

Why Do We Collect Personal Information?

We collect personal information from You for the following purposes:

- To allow Us to lawfully carry out our real estate functions and activities;

- To enable Us to deliver the products and services that You requested;
- To provide You with further information about the products and services You requested;
- To personalise and customise Your experiences with Us;
- To help Us review, manage and enhance our services;
- To communicate more effectively with You;
- For administration purposes, including charging, billing and collecting debts;
- To promote and market our products and services which We consider may be of interest to You;
- When considering making offers to job applicants and prospective employees or for employment purposes; and
- To receive services from You or the organisation which employs You.

We may also collect, hold, use and/or disclose personal information if You consent or if required or authorised under law.

What Personal Information do we Collect?

We collect personal information that is reasonably necessary for one or more of Our functions or activities.

The type of information that We collect and hold may depend on Your relationship with Us. For example:

Candidate: if You are a candidate seeking employment with Us, We may collect and hold information including Your name, address, email address, contact telephone number, gender, age, employment history, references, resume, medical history, emergency contact, taxation details, qualifications and payment details.

Customer: if You are a customer of the Agency, the Agency may collect and hold information including Your name, address, email address, contact telephone number, gender, age and photo identification.

Supplier: if You are a supplier of the Agency, the Agency may collect and hold information including Your name, address, email address, contact telephone number, business records, billing information, information about goods and services supplied by You and insurance documentation.

Sensitive information: We will only collect sensitive information where You consent to the collection of the information and the information is reasonably necessary for one or more of the Agency's functions or activities. Sensitive information includes, but is not limited to, information or an opinion about racial or ethnic origin, political opinions, religious beliefs, philosophical beliefs, membership of a trade union, sexual preferences, criminal record, health information or genetic information.

If You feel that the personal information that We are requesting at any point is not information that You wish to provide, please feel free to raise this with Us.

Employee Records

This Policy does not apply to the collection, holding, use or disclosure of personal information that is an employee record.

An employee record is a record of personal information relating to the employment of an Employee. Examples of personal information relating to the employment of the Employee include, but are not limited to, health information and information

about the engagement, training, disciplining, resignation, termination, and terms and conditions of employment of the Employee.

How do we Collect and Hold Personal Information?

We must collect personal information only by lawful and fair means. We will collect personal information directly from You if it is reasonable or practicable to do so.

We may collect personal information in a number of ways, including without limitation:

- through application forms;
- by email or other written mechanisms;
- over a telephone call;
- in person;
- through transactions;
- business cards;
- contracts;
- through our website;
- through surveillance cameras;
- by technology that is used to support communications between Us; and
- from third parties, including through publicly available information sources (which may include telephone directories, the internet and social media sites).

When We collect personal information about You through publicly available information sources, such information will be managed in accordance with the APPs.

Unsolicited personal information is personal information that We receive which We did not solicit. Unless We determine that We could have collected the personal information in line with the APPs or the information is contained within a Commonwealth record, We must destroy the information to ensure it is de-identified.

How do we use your Personal Information?

We will only use and disclose Your personal information for purposes which are related to those identified under this Policy or if we get Your consent to do so and it is in accordance with this Privacy Policy and the Privacy Act.

We will not use Your personal information for any purpose for which You would not reasonably expect Us to use it for. Additionally, We will not disclose Your sensitive information without Your consent, unless there is a need to disclose such information in accordance with the Privacy Act or to comply with any other regulatory requirement.

Is Personal Information Used for Direct Marketing?

We may use or disclose personal information (other than sensitive information) about You for the purpose of direct marketing (for example, advising You of new goods and/or services being offered by Us).

We may use or disclose sensitive information about You for the purpose of direct marketing if You have consented to the use or disclosure of the information for that purpose.

You can opt out of receiving direct marketing communications from the Agency by contacting the Privacy Officer in writing at manager@petersrealestate.com.au or, where available, accessing the Agency's website and unsubscribing appropriately.

What happens if you do not provide your Personal Information?

You are not obliged to give Us Your personal information. If You would like to access any of our services on an anonymous basis or using a pseudonym, We will take reasonable steps to comply with Your request. However, We will require You to identify yourself if:

- We are required by law to deal with individuals who have identified themselves; or
- It is impracticable for Us to deal with You if You do not identify Yourself or elect to use a pseudonym. This might include ensuring the safety of others for whom We have responsibility.

Please be aware that Your request to be anonymous or to use a pseudonym may affect our ability to provide You with the requested services. For example, Your ability to bid for a property at auction.

When do we disclose your Personal Information?

You acknowledge and agree that We may disclose Your personal information for any of the purposes for which it was collected, as indicated under this Policy, or where it is under a legal duty to do so.

Disclosure will usually be internally and to related entities or to third parties such as contracted service suppliers.

- Before We disclose personal information about You to a third party, We will take steps as are reasonable in the circumstances to ensure that the third party does not breach the APPs in relation to the information.

Access to your Personal Information

If We hold personal information about You, You may request access to that information by putting the request in writing and sending it to the Privacy Officer. We will respond to any request within a reasonable period.

You will not be charged for making a request to access Your personal information but You may be charged for the reasonable time and expense incurred in compiling information in response to Your request.

There are certain circumstances in which We may refuse to grant You access to the personal information. In such situations We will give you written notice that sets out:

- the reasons for the refusal; and
- the mechanisms available to You to make a complaint.

Correction of your Personal Information

If We hold personal information that is inaccurate, out-of-date, incomplete, irrelevant or misleading, We must take steps as are reasonable to correct the information.

If We hold personal information and You make a request in writing addressed to the Privacy Officer to correct the information, We must take steps as are reasonable to correct the information and We will respond to any request within a reasonable period.

There are certain circumstances in which We may refuse to correct the personal information. In such situations We will give You written notice that sets out:

- the reasons for the refusal; and
- the mechanisms available to You to make a complaint.

If We correct personal information that We have previously supplied to a third party and You request us to notify the third party of the correction, We will take such steps as are reasonable to give that notification unless impracticable or unlawful to do so.

Integrity and Security of your Personal Information

We will take such steps (if any) as are reasonable in the circumstances to ensure that the personal information that We:

- collect is accurate, up-to-date and complete; and
- use or disclose is, having regard to the purpose of the use or disclosure, accurate, up-to-date and complete.

Information which We collect will be stored in paper-based files or other electronic record keeping methods in secure databases (including trusted third party storage providers based in Australia and overseas). Personal information may be collected in paper-based documents and converted to electronic form for use or storage (with the original paper-based documents either archived or securely destroyed). We will take steps as are reasonable in the circumstances to protect the personal information from misuse, interference, loss and from unauthorised access, modification or disclosure.

The Agency maintains physical security over paper and electronic data stores, such as through locks and security systems at Our premises. We also maintain computer and network security, such as firewalls and other security systems such as user identifiers and passwords to control access to the computer systems.

If We hold personal information and no longer need the information for any purpose for which the information may be used or disclosed, the information is not contained in any Commonwealth record and We are not required by law to retain the information, We will take such steps as are reasonable in the circumstances to destroy the information or to ensure it is de-identified.

Complaints

You have a right to complain about our handling of Your personal information if You believe we have breached the APPs.

If You wish to make such a complaint to Us, You should first contact the Privacy Officer in writing. Your complaint will be dealt with in accordance with our Grievances, Misconduct and Performance Policy and We will provide a response within a reasonable period.

If You are unhappy with our response to Your complaint, You may refer Your complaint to the Office of the Australian Information Commissioner ('OAIC'). The OAIC can be contacted by telephone on 1300 363 992 or by using the contact details on the OAIC website.

How changes are made to this Privacy Policy?

The Agency may amend this Privacy Policy from time to time, with or without notice to You. We recommend that You visit Our website regularly to keep up to date with any changes.

Privacy Officer Contact Details:

Our Privacy Officer can be contacted in the following ways:

- a. Telephone number: 02 4933 7855
- b. Email address: manager@petersrealestate.com.au
- c. Postal address: 475-477 High Street, Maitland

COMPLAINTS HANDLING POLICY AND PROCEDURE

Roslatex Pty Ltd and Jack Peters Real Estate Pty Ltd value complaints and recognise that an effective complaint handling policy and procedure will not only aid in resolving complaints for you, our client but will also enable our agency to improve our service levels.

OUR OBJECTIVE

At Peters Real Estate our intention is to use complaint analysis as part of our continuous cycle of review and improvement in our agency operations.

WHAT IS A COMPLAINT

An expression of dissatisfaction made to our agency that relates directly to our services provided where a response or resolution is clearly or indirectly expected.

If a complaint received does not relate to the services or products that our agency provides you, we will explain this to you and assist in identifying a course of action in order to address the issue.

COMPLAINT HANDLING PROCESS

At Peters Real Estate, we aim to address complaints in a fair and reasonable manner by following the below steps:

- Acknowledgement of complaint
- Assess the complaint
- Plan the investigation from the details provided
- Investigate the complaint
- Respond in a reasonable timeframe providing a clear response advising of action to be taken, inclusive of assessment of systematic issues that may require adjustment

HOW TO MAKE A COMPLAINT

Where possible, complaints should be made in writing via email or postal mail so that the details of the complaint are clear. Alternatively, you can lodge your complaint via telephone or in person at our office.

WHAT INFORMATION SHOULD BE PROVIDED WHEN MAKING A COMPLAINT

- Name, Address and Telephone Number
- Nature of your engagement with our agency
- Nature of your complaint
- Documents supporting your complaint

ASSISTANCE

Should you require any assistance in lodging your complaint, contact should be made with our Operations Manager.

YOUR RIGHTS

ROSLATEX PTY LTD & JACK PETERS REAL ESTATE PTY LTD

POLICIES AND PROCEDURES VERSION 3.0 AS OF MARCH 2026

You have the right to follow up on the status of your complaint. We recommend directing your enquiry to the primary contact handling the matter.

FURTHER ACTION

If you are dissatisfied with the outcome of your complaint or how it was handled, you have the right to refer the matter to one of the following dispute resolution bodies:

Real Estate Institute of NSW

Ph: 02 9264 2343

Email: info@reinsw.com.au

NSW Fair Trading

Ph: 13 32 20

ROSLATEX PTY LTD CENTREPAY COMPLAINTS POLICY

Services Australia acknowledges that Roslatex Pty Ltd has existing Compliant Handling Procedures for its customers relating to Real Estate and property agents. In addition to this, Services Australia requires Roslatex Pty Ltd to also include in a written policy how it will manage Centrepay-related complaints consistent with the requirements of the Centrepay minimum complaints requirements detailed in clause 4.6 (a) and (b) of the Centrepay: Policy for Businesses and clause 18 of the Centrepay: Terms of use.

HOW TO MAKE A CENTREPAY RELATED COMPLAINT

Centrepay customers can make centrepay related complaints via the following avenues:

- In person: Our office is located at 475 – 477 High Street, Maitland, NSW, 2320
- Phone: requesting to speak with the Business Manager on 02 4933 7855
- Email: Addressed to the Business Manager via manager@petersrealestate.com.au

In order to reasonably assess complaints the complainant is to provide the following information:

- Name and contact details
- Address of property the centrepay complaint is in relation to
- Details of the complaint – including date, time, name of staff member and any further supporting information that will assist the business in its investigation.

Additional help is available to complainants who require it via the following services:

- Services Australia Feedback and Complaints service
Phone: 1800 132 468
Online Form: www.servicesaustralia.gov.au/centrepay-complaints-and-feedback
In person: By visiting a Services Australia service Centre, locations can be found via <https://findus.servicesaustralia.gov.au>
- NSW Fair Trading
Phone: 13 32 20
Mail: NSW FAIR TRADING, PO BOX 972, PARRAMATTA, NSW, 2124
Online Complaint Form: www.cas.fairtrading.nsw.gov.au

WHAT TO EXPECT WHEN MAKING A CENTREPAY -RELATED COMPLAINT AND WHAT WILL HAPPEN IF A COMPLAINT CANNOT BE RESOLVED

All complaints will be entered into the Complaints Register and available for all required authorities to view at all times and include details of the complaint and property in which the complaint relates to, name and contact details of the complainant and the subject surrounding the complaint.

Roslatex Pty Ltd aims to provide a response within 48 business hours and a resolution within 10 business days.

The complainant can expect a structured process that involves attempting direct resolution first, followed by escalation to Services Australia, and potentially NSW Fair Trading as per the below process:

Step 1: Contact the Real Estate Agent

- **Direct Resolution:** You should first contact the Business Manager of Roslatex Pty Ltd to explain your concerns, such as incorrect deduction amounts, failure to start/stop payments, or unauthorized deductions.
- **Written Record:** Keep a detailed record of all communications, including emails and letters.
- **Expectation:** The agent will review the matter and work with you to resolve it within a reasonable timeframe generally not exceeding 20 business days.

Step 2: Escalate to Services Australia (Centrelink)

If Roslatex Pty Ltd is unable to resolve the issue, or you believe they have taken funds without your consent, you should make a report to Services Australia.

- **How to Complain:** Submit a complaint via your Centrelink online account through myGov, or call the Feedback and Complaints line on 1800 132 468.
- **Investigation:** Centrelink complaints specialists will investigate the matter.
- **What to Expect:** Services Australia aims to contact you within 2 working days and resolve the issue within 10 working days.
- **Remediation:** If the agent breached rules (e.g., failed to get consent), Services Australia may require them to repay the funds.

Step 3: Contact NSW Fair Trading

If the issue relates to tenancy laws (e.g., overcharged rent, illegal fees), you can lodge a complaint with NSW Fair Trading.

- **Role of Fair Trading:** They provide free and voluntary dispute resolution, attempting to mediate between you and the agent.
- **Result:** They can take action against the agent if they have not acted honestly, fairly, and professionally, or failed to comply with conduct rules.

IMPORTANT INFORMATION TO NOTE:

- Making a complaint to both Centrepay and Fair Trading is free.
- An agent cannot start, restart, or increase a Centrepay deduction without your consent.
- A business cannot force you to use Centrepay and must offer other payment options.
- It is a serious matter for a business to take action against you for making a complaint.
- If you are unsatisfied with Services Australia's response, you can contact the Commonwealth Ombudsman.

ROSLATEX PTY LTD AGREE TO THE FOLLOWING:

- Roslatex Pty Ltd and their employees agree to handle complaints regarding Centrepay in a fair and objective manner.
- Customers will receive written responses to Centrepay-related complaints (or orally only in circumstances where a written response is not possible).
- Centrepay-related complaints will be resolved, where practicable, within 20 business days after they are made.
- Roslatex Pty Ltd will keep records of Centrepay-related complaints for at least 7 years.
- To complete annual training with all employees in relation to Complaint Handling.
- To provide all tenants with a copy of the written complaints policy at the time of lease signing. The complaints policy and centrepay related complaints policy can be located in the Tenant Information Guide