Peters Real Estate
Website Privacy Policy

Roslatex Pty Ltd (ACN 38 671 611 831) and Jack Peters Real Estate Pty Ltd (ACN 001 315 608) (**we**, **us**, **our**) is committed to complying with its obligations under the *Privacy Act* 1988 (Cth) (the **Act**).

The Act allows personal information to be collected, used and disclosed for the purposes for which it was collected in accordance with the Act.

This Privacy Policy only applies to the extent we collect, use and disclose personal information in connection with this website.

We also have a privacy policy which details our policy in connection with our real estate and/or strata agency business. A copy of this privacy policy is available on our website.

This Privacy Policy may be revised, updated or replaced from time to time, and we may subsequently notify users of any changes to it by posting the revised, updated or replaced Privacy Policy on this website. Any changes to it take effect on the date on which the revised, updated or replaced Privacy Policy is posted to this website.

What information do we collect?

Personal Information

- Full name
- Residential and postal address
- Date of birth
- Telephone numbers
- Email addresses
- Signature
- Driver Licence details
- Passport details (where required for identification)
- Medicare or other identification documents where required by law
- Photographic identification documents

Tenant and Rental Applicant Information

- Employment details, including employer name and contact details
- Income and payslip information
- Rental history
- Previous landlord or managing agent details
- Personal and professional references
- Emergency contact details
- Vehicle registration details
- Details of occupants residing at the property
- Pet information relating to tenancy applications
- Bank account details for rent payments and bond refunds
- Information obtained through tenancy databases (where permitted by law)

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Landlord Information

- Property ownership details
- Banking details for rental disbursements
- Taxation information relevant to property management
- Insurance information
- Contact details for authorised representatives

Purchaser and Vendor Information

- Property ownership information
- Financial institution or mortgage broker details
- Solicitor or conveyancer contact details
- Purchase and sale transaction records
- Identification documents required to verify identity
- Banking details relating to deposits or settlement adjustments

Employee and Contractor Information

- Employment application details
- Resumés and qualifications
- Reference checks
- Payroll and superannuation details
- Tax File Number (where legally permitted and handled in accordance with applicable laws)
- Police check information (where consent has been obtained)
- Training and licensing information

AML/CTF Information

To comply with our obligations under the AML/CTF Act and AUSTRAC requirements, we may collect:

- Verification of identity information
- Source of funds information
- Source of wealth information
- Beneficial ownership details
- Company, trust and partnership information
- Politically Exposed Person (PEP) information where required
- Ongoing customer due diligence information

Commercial Property Information

Where applicable, we may collect additional information relating to commercial property transactions, business ownership structures and corporate entities.

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Website and Technology Information

When individuals access our website or interact with our online services, we may collect certain technical and usage information to support the operation, security and improvement of our website, enhance the user experience, and communicate with individuals where requested. This information may include:

- IP addresses
- Browser type and device information
- Website usage and browsing activity
- Cookies and similar technologies
- Information submitted through online enquiry forms
- Subscription preferences for newsletters or marketing communications

Marketing Information

- Preferences relating to property alerts and newsletters
- Records of communications and enquiries
- Responses to surveys, competitions or promotions
- Feedback and complaint information

Why do we collect this information?

Peters Real Estate collects personal information that is reasonably necessary for us to conduct our business and provide our real estate services. Depending on the nature of our relationship with you, we may collect, hold, use and disclose your personal information for purposes including:

- Assessing and processing tenancy applications;
- Managing residential and commercial tenancy agreements;
- Communicating with landlords, tenants, buyers, sellers, contractors and other parties involved in property transactions;
- Marketing, listing, advertising and facilitating the sale, purchase, leasing and management of properties;
- Conducting open homes, inspections and arranging appointments;
- Verifying identity and undertaking due diligence checks;
- Obtaining and verifying references, employment details and rental history;
- Processing rental payments, owner disbursements, bonds and other financial transactions;
- Engaging tradespeople, contractors and service providers in connection with the management and maintenance of properties;
- Providing property owners with reports and information relating to the management, leasing or sale of their properties;
- Responding to enquiries, complaints and requests for information;
- Maintaining our records and administering our business operations;
- Recruiting and managing employees and contractors;

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- Complying with our legal, regulatory and professional obligations, including obligations under the Residential Tenancies Act, anti-discrimination legislation, trust accounting requirements and other applicable laws;
- Protecting our lawful interests and investigating suspected unlawful activity, fraud or breaches of agreements; and
- Sending information about our services, market updates and promotional material where you have consented to receive such communications or where otherwise permitted by law.

If you choose not to provide personal information requested by us, we may be unable to provide you with some or all of our services, including processing tenancy applications, managing tenancies, facilitating property transactions or responding to your requests.

Information is collected to comply with obligations under the **Residential Tenancies Act 2010 (NSW), Property and Stock Agents Act 2002 (NSW**), trust accounting requirements, and the **Privacy Act 1988 (Cth)** in order to meet statutory obligations.

Information disclosed

We will use and disclose personal information only for the purposes for which it is collected in accordance with the Act, including:

- providing services and customer support, including service updates;
- maintaining and updating our records;
- comparing information for accuracy, and verifying it with third parties; and
- providing information as authorised or required by law or a relevant government body or authority.

Overseas disclosure

We do not disclose personal information overseas.

We may use cloud storage and IT servers that may be located overseas to store the personal information we hold. As electronic or networked storage can be accessed from various countries through an internet connection it is not always practical to know in which country information about an individual may be held.

Anonymity and pseudonyms

General users of the website do not need to disclose their identity to us in order to use this website. This website does not, therefore, collect personal information about people who generally access it except in the circumstances described above.

Please note that we may not be able to provide you with some or all of our services if you are anonymous or use a pseudonym.

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Cookies

A cookie is an electronic token that is passed to the user's browser which passes it back to the server whenever a page is sent to the user. Our servers may generate cookies which are used to keep track of the pages that users have accessed while using the website. The cookie also allows data to be inputted into a form or template and temporarily stored until the user chooses to save that form or template. Cookies generally remain on the user's computer even after an internet session is ended and the computer rebooted. The cookie can be read by the server that placed it there during a subsequent visit to that same server. Their exact behavior is server specific.

When users visit this website, our server may log certain information, including the type of browser and operating system the user is using, the top level domain name (for example .com, .net, .au, etc), the address of the referring site (for example, the previous site visited), the server's IP address, the date and time of visit and the address of the pages accessed and the documents downloaded. This information is generally only for internal statistical analysis and system administration purposes.

Any other information supplied to us (for example, if a user sends an email or enters any personal information into our website) is treated in accordance with this Privacy Policy.

Information security

We take reasonable steps to protect all information which we hold (including personal information) from misuse, loss, and unauthorised access, modification or disclosure.

We may store information about you in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries through an internet connection it is not always practical to know in which country personal information about you may be held.

Where appropriate, we use secure transmission facilities. However, no transmission of information over the internet can be guaranteed to be completely secure and we do not warrant the security of any information transmitted to us over the internet.

Links to other websites

This website may contain links to other websites. We are not responsible for the privacy practices or the content of those websites. This Privacy Policy does not extend to those linked websites.

Marketing and opt-out

We may also use the information, including personal information (excluding sensitive information), provided by users of this website for marketing and research purposes, to analyse and improve products, benefits and services and to inform users of products, services and benefits provided by us, our related entities, suppliers or sponsors which we consider may be of value or interest to users, unless the user tells us, or has previously told us,

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not to. If a user **does not** wish to receive any information about such products, services and benefits they can contact the Privacy Officer (details specified below). We will not use your sensitive information for these purposes without your consent.

Accessing your Personal Information

Users of the website whose information we either collect, use or disclose have the right to request access to any personal information held by us which relates to them, unless we are permitted to withhold that information. We may charge a reasonable fee where access to personal information is provided. Any requests for access to a user's personal information should be made in writing to the Privacy Officer (details specified below). The user also has the right to request the correction of any personal information which relates to them that is inaccurate, incomplete, irrelevant, misleading or out-of-date.

If the user requires any further information about our management of personal information or has any queries or complaints, they should contact:

Privacy Officer

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

The Office of the Information Commissioner can be contacted as follows:

Phone enquiries	1300 363 992 Mon–Thurs 10am–4pm AEST/AEDT
Online enquiries	Enquiry form
Post	GPO Box 5288 Sydney NSW 2001
Fax	+61 2 9284 9666

Acceptance of this Privacy Policy

By using this website, accessing any of our products, services or features, the user acknowledges that it has read, understands and accepts this Privacy Policy and the permissions to collect, use and disclose personal information, and the user authorises us to collect, use and disclose, in accordance with the Act, their personal information for the purposes specified in this Privacy Policy.

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Peters Real Estate
Complaint 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

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 it's 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 isto 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 it's 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 (Centrepay)

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: Centrepay 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.
- 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 fora 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