



App Privacy Policy

Introduction

1. This App Privacy Policy of Pebmac ACN 010 621 851 trading as Moco Food Services is Moco Food Services official privacy policy as required by the *Privacy Act 1988* (the “Act”) and the Australian Privacy Principles (the “Apps”) and it applies to all personal information about individuals collected by Moco Food Services.

In this policy we explain how and why we collect personal information about individuals, how we use it, and what controls individuals have over our use of it.

2. Moco Food Services is committed to complying with Commonwealth legislation (the Act and the Apps) that deals with how businesses may collect, hold and use personal information about individuals and to protecting and safeguarding the privacy of individuals when they deal with us.

Collection of information

3. Some information provided to us by clients, customers and other parties might be considered private or personal. However, without such information we would not be able to carry on our business activities and provide our services. We will only collect such personal information if it is necessary for one of our functions or activities. The kinds of personal information that Moco Food Services may collect and hold in respect of individuals may include:
 - Names;
 - Contact details and identification information;
 - financial information, including information about transactions and trading history with Moco Food Services;
 - information about credit history.
4. In particular, personal information is collected in the following situations by Moco Food Services:
 - if an individual contacts Moco Food Services, we may keep a record of that communication or correspondence;
 - if an individual submits an application or curriculum vitae or another form required to be completed by an individual to enable and/or facilitate services and or/employment to be provided by Moco Food Services;
 - when applying for and/or establishing and/or accessing an account with us or ordering products or services from us;
 - when conducting certain types of transactions such as cheque or credit card purchases or refunds;
 - when an individual submits their contact details to be included on our mailing lists;



- when an order is placed with us to purchase goods we may require individuals to provide us with contact information including name, address, telephone number or email address and financial information (such as credit card details) for the purposes of processing and fulfilling such an order;
- when CCTV footage is recorded.

- At or before the time the personal information about an individual is collected by us, we will take reasonable steps to ensure that the individual is made aware of who we are, the fact that the individual is able to gain access to the information held about the individual, the purpose of the collection, the type(s) of organisations to which we may usually disclose the information collected about the individual, any laws requiring the collection of the information and the main consequences if all or part of the information is not collected.

We usually collect personal information about individuals directly from the individual.

- However, sometimes we may need to collect personal information about individuals from third parties for the purposes described below in this policy. The circumstances in which we may need to do this include, for example, where we need information from a third party to assist us to process an application or an order (such as to verify information an individual has provided or to assess the individual's circumstances) or to assist us to locate or communicate with the individual.

Use of Information Collected and Disclose of Personal Information to Others

- We may use or disclose personal information held about an individual as permitted by law and for the business purposes for which it is collected (e.g. provision of our services, including administration of our services, notifications about changes to our services, record-keeping following termination of our services and technical maintenance) – that is, to carry on our business activities and provide services to our customers. We may also use such information about individuals for a purpose related to the primary purpose of collection and where the individual would reasonably expect that we would use the information in such a way. This information is only disclosed to persons outside our business in the circumstances set out in this policy or as otherwise notified at the time of collection of the information.
- Moco Food Services business purposes for which personal information is collected, used and disclosed may include:
 - Processing an application or product order or service request (including verifying a person's identity for these purposes);
 - Managing our products and services or other relationships and arrangements, including processing receipts, payments and invoices;
 - assessing and monitoring credit worthiness;
 - detecting and preventing fraud and other risks to us and our customers;
 - responding to inquiries about applications, accounts or other products, services or arrangements;
 - understanding our customer's needs and developing and offering products and services to meet those needs;



- researching and developing our products and services and maintaining and developing our systems and infrastructure (including undertaking testing);
- ensuring workplace health and safety and productivity of employees at Moco Food Services workplace premises;
- dealing with complaints;
- meeting legal and regulatory requirements. Various Australian laws may expressly require us to collect/and or disclose personal information about individuals, or we may need to do so in order to be able to comply with other obligations under those laws;
- enforcing our rights, including undertaking debt collection activities and legal proceedings.

9. In addition we are permitted to use or disclose personal information held about individuals:

- where the individual has consented to the use or disclosure;
- where we reasonably believe that the use or disclosure is necessary to lessen or prevent a serious, immediate threat to someone's health or safety or the public's health or safety;
- where we reasonably suspect that unlawful activity has been, is being or may be engaged in and the use disclosure is a necessary part of our investigation or in reporting the matter to the relevant authorities;
- where such use or disclosure is required under or authorised by law (for example, to comply with a subpoena, a warrant or other order of a court or legal process);
- where we reasonably believe that the use or disclosure is necessary for prevention, investigation, prosecution and punishment of crimes or wrongdoings or the preparation for and conduct of proceedings before any court or tribunal or the implementation of the orders of a court or tribunal by or on behalf of an enforcement body.
- Where a customer (being the individual or related to the individual) has requested a service to be provided by us and we are required to disclose the information to a third party in order to facilitate the provision of the service. In most, if not all cases, any such disclosure will be with the consent of the individual.

10. Third parties to whom we may disclose personal information about individuals in accordance with Moco Food Services business purposes set out above may include:

- Moco Food Services legal advisors;
- Moco Food Services IT service providers;
- regulatory bodies in Australia;
- Moco Food Services financial advisors;
- participants in financial and payment systems, such as banks, other credit providers, and credit card associations;
- guarantors and security providers associated with individuals;
- debt collectors;
- cloud information storage providers;
- other credit providers and trade suppliers.



Anonymity and Pseudonymity

11. Individuals have the option of dealing with Moco Food Services anonymously. However, this only applies where it is not impracticable for Moco Food Services to deal with individuals acting anonymously or under a pseudonym.

For example, individuals making general enquiries of Moco Food Services may do so anonymously or under a pseudonym. However, if the dealing with Moco Food Services is for Moco Food Services to supply goods and services and/or to enter into contractual relations then it is impractical for individuals to deal with Moco Food Services on an anonymous basis or under a pseudonym.

Direct Marketing

12. As part of Moco Food Services' functions and business activities, and to promote the services we provide, Moco Food Services may use personal information that individuals have provided for the purpose of direct marketing. Direct marketing includes, but is not limited to, sending information to our customers and other parties (including individuals) and/or contacting them in relation to promotions relating to Moco Food Services. We may share certain personal information with a trusted third party marketing agency for the sole purpose of conducting marketing activities on our behalf. Our marketing partners are contractually bound to use the information only for the agreed marketing purposes, keep the information secure and confidential and not sell, rent, or disclose the information to any other party. Recipients of direct marketing are always able to opt out of receiving direct marketing communications by sending an email to the Moco Food Services Privacy Officer at privacy@mocofoodservices.com.au. In any direct marketing communication, we remind recipients of their right to opt out.

Links

13. Our web site may contain links to other web sites and those third party web sites may collect personal information about individuals. We are not responsible for the privacy practices of other businesses or the content of web sites that are linked to our web site. Moco Food Services encourages users to be aware when they leave the site and to read the privacy statements of each and every web site that collects personally identifiable information.

Security and Storage

14. Moco Food Services places a great importance on the security of all information associated with our customers and clients and others who deal with us. We have security measures in place to protect against the loss, misuse and alteration of personal information under our control. Moco Food Services takes all reasonable steps to protect personal information that is under Moco Food Services control from misuse, interference, loss and/or unauthorised access, modification or disclosure. All personal information held is kept securely and that which is held electronically is held on secure servers in controlled facilities.
15. Personal information is de-identified or destroyed securely when no longer required by us.



16. Moco Food Services retains information provided to us including individuals' contact and financial information and transactional information to enable us to verify transactions and customer details and to retain adequate records for legal and accounting purposes. Such information is held securely, including on secure servers in controlled facilities.
17. Information stored within our computer systems or by our agents who provide electronic storage facilities can only be accessed by those entrusted with authority and computer network password sanctions.
18. No data transmission over the internet can be guaranteed to be absolutely secure. As a result, while we strive to protect users' personal information, Moco Food Services cannot ensure or warrant the security of any information transmitted to it or form its online products and services, and users do so to their own risk. Once Moco Food Services receives a transmission, we make every effort to ensure the security of such transmission on our systems.

Access to and Correction of Personal Information

19. Moco Food Services is committed to and takes all reasonable steps in respect of maintaining accurate, timely, relevant, complete and appropriate information about our customers, clients and web-site users.
20. Any individual may request access to personal information about them held by Moco Food Services. Such a request for access to personal information is to be made to Moco Food Services Privacy Officer:

Moco Food Service Privacy Officer

PO Box 3076
Mt Ommaney QLD 4074
Telephone: 07 3375 2050
Email: privacy@mocofoodsolutions.com.au

21. Please note Moco Food Services does not require that, as part of any request by an individual for access to personal information, the individual verifies their identity so that Moco Food Services may be satisfied that the request for access is being made by the individual concerned.
22. Please note that Moco Food Services is not required to give an individual access to personal information in circumstances where:
 - Moco Food Services reasonably believes that giving access would pose a serious threat to the life, health or safety of any individual, or to public health or public safety; or
 - giving access would have an unreasonable impact on the privacy of other individuals; or
 - the request for access is frivolous or vexatious; or
 - the information relates to existing or anticipated legal proceedings between Moco Food Services and the individual, and would not be accessible by the process of discovery in those proceedings; or



- giving access would reveal the intentions of Moco Food Services in relation to negotiations with the individual in such a way as to prejudice those negotiations; or
- giving access would be unlawful; or
- denying access is required or authorised by or Australian law or a court/tribunal order; or
- both of the following apply:
 - (i) Moco Food Services has reason to suspect that unlawful activity, or misconduct of a serious nature, that related to Moco Food Services functions or activities has been, is being or may be engaged in;
 - (ii) giving access would be likely to prejudice the taking of appropriate action in relation to the matter; or
- giving access would be likely to prejudice one or more enforcement related activities conducted by, or on behalf of, an enforcement body; or
- giving access would reveal evaluative information generated within Moco Food Services in connection with a commercially sensitive decision-making process.

23. Inaccurate information will be corrected upon receiving advice to this effect. To ensure confidentiality, details of an individual's personal information will only be passed on to the individual if we are satisfied that the information relates to the individual. From time to time, and having regard to the purpose of the collection and use of personal information about individuals, we may contact individuals to seek confirmation that the personal information provided to us by the individual is accurate, up-to-date and complete.
24. If we refuse to provide an individual with access to or correct the personal information held by us about the individual, then we will provide reasons for such refusal. Such reasons will set out the grounds for refusal, the mechanisms available to complain about the refusal and any other matters that are required by the Act.
25. Moco Food Services will respond to any requests for access or correction within a reasonable time of receipt of the request, but by no later than 30 days of the request being received.

Complaints

26. If an individual has a complaint about our App Privacy Policy or Moco Food Services collection, use or safe disposal or destruction of personal information about the individual, any complaint should be directed in the first instance to Moco Food Services Privacy Officer at the contact details set out at clause 20 of this policy. We will investigate any complaint within 30 calendar days and attempt to resolve any breach that might have occurred in relation to the collection, use or destruction of personal information held by us about the complainant in accordance with the Commonwealth Privacy legislation and the Apps. If a complainant is not satisfied with the outcome of this procedure then the complainant may contact the Office of the Australian Information Commissioner ("OAIC") at www.oaic.gov.au.
- 27.



Transfer of Information Overseas

28. Moco Food Services may utilise local and overseas cloud services for the purpose of storing information. Your personal information may be disclosed to a Moco Food Services cloud service provider for that purpose. While Moco Food Services cloud service providers are located in Australia, the country location of our cloud service providers may periodically change. In all other instances, personal information will only be disclosed by Moco Food Services to overseas recipients in accordance with Australian Privacy Principle 8, such as if the disclosure is required by Australian law.
- 29.

Cookies

30. Moco Food Services collects information from the site using “IP files”. When a user visits Moco
31. Food Services web site to read, browse or download information, our system will record/log the user’s IP address (the address which identifies the user’s computer on the internet and which is automatically recognised by our web server), date and time of the visit to our web site, the pages viewed and any information downloaded. This information will only be used for the purpose of site analysis and to help us offer improved online service. We may automatically collect non-personal information about users such as the type of internet browsers used or the site from which the user linked to our web sites. Individuals cannot be identified from this information and it is only used to assist us in providing an effective service on our web sites.

Changes to App Privacy Policy

32. If Moco Food Services decides to or is required to change its App Privacy Policy, we will notify of such amendments on our web site and post changes on this App Privacy Policy page so that users may always be aware of what information is collected by us, how it is used and the way in which information may be disclosed. As a result, please refer to this App Privacy Policy regularly to review any amendments.

Contacting Us

33. For further information regarding our App Privacy Policy, please contact us at the following address:

Email: privacy@mocofoodservices.com.au
34. For more information on privacy legislation or the Apps please visit the website of the Office of the Australian Information Commissioner at www.oaic.gov.au.