



Chrisco Hampers Australia Ltd ABN 41 080 852 535

Dear Chrisco Customer,

Please check any details that have been printed on the DIRECT DEBIT REQUEST (DDR) form below then complete and sign it.

Then please return the form to us, either by free post (no stamp required) or scan and email cs@chrisco.com.au

Chrisco
Reply Paid 88158
WETHERILL PARK NSW 2164

Please remember to sign the form below!

Thank you

The Chrisco Team

Phone: 1800 830 830 or Email: cs@chrisco.com.au

AU41_22_DDR_210921

PAYMENT DETAILS – DIRECT DEBIT – PLEASE DEBIT MY BANK ACCOUNT AS FOLLOWS:

Date for payments to start: []/[]/[] [] WEEKLY [] FORTNIGHTLY [] MONTHLY
Please insert the date you would like us to debit your account.
All Direct Debits are deducted on the evening of the day ticked. We'll write to confirm your payment start date and your payment amount. [] MONDAY [] TUESDAY [] WEDNESDAY [] THURSDAY [] FRIDAY

DIRECT DEBIT REQUEST (DDR)

Please tick appropriate box. [] I already have a Direct Debit for Chrisco and I haven't cancelled it so I don't need to fill out the form below. [] I have completed and signed the Direct Debit Request below for Chrisco.

- 1. General information regarding the details of the debit arrangements between Chrisco and the customer are contained on the Direct Debit Request (DDR) form.
2. Chrisco will give notice to the Customer if it proposes to vary any of the direct debit arrangements.
3. In the event of a customer requesting a deferment, or alteration to the DDR arrangement, such request must be made to Chrisco by telephone no less than 24 hours before the proposed DDR arrangement is to be executed.
4. Any requests to stop a DDR arrangement temporarily or cancel a DDR should be made direct to Chrisco in the first instance. Chrisco will then make the necessary adjustments to the DDR arrangement.
5. In the event of a dispute by a customer in relation to the DDR, the dispute must be made, in the first instance directly to Chrisco. Chrisco will then respond to a request in writing within 14 days. Chrisco will then make the necessary adjustments or take the necessary action to rectify the situation. If the above parties cannot resolve the dispute, the customer reserves the right to escalate the dispute to the Sponsor Financial Institution.
6. Direct debiting through the bulk electronic clearing system (BECS) is not available on all bank accounts.
7. The customer is advised to check account details against a recent bank statement to ascertain if the bank account is available for direct debits. If uncertain, it's advisable to check with the Financial Institution before completing the DDR.
8. It is the responsibility of the customer to have sufficient clear funds available in the relevant account by the due date to permit the payment of debit items initiated in accordance with the relevant DDR.
9. For payments on Public Holidays your Direct Debit payment will come out the working day prior to the public holiday. Please note that Chrisco is located in Sydney, therefore we observe all NSW public holidays. If you wish to skip a payment that would land on a public holiday, you will need to let us know before midday on the working day prior. Example: where a public holiday falls on a Monday, your payments will be taken out the Friday prior, and if you needed to skip that payment, you would let us know by midday Thursday prior.
10. When a DDR item is returned as unpaid to Chrisco by a Financial Institution, the fees incurred by Chrisco will be borne by the customer. Chrisco will not attempt to access a customer's account again under the provisions of the DDR until such time as there is notification to the customer as to the next DDR attempt.
11. Chrisco will not divulge any information to any external parties regarding a customer's records and account details without the customer's prior written consent. However, the Bank may require such information to be provided in connection with a claim made on it relating to an incorrect or wrongful debit.

Direct Debit Requests – Service Agreement (This service agreement is made between Chrisco Hampers Australia Ltd and the Customer)

PLEASE RETURN COMPLETED FORM

Direct Debit Request

Customer's Authority (First and last name of Customer(s) giving Direct Debit Request) Membership No. []

I/We [] (name of customer(s) giving DDR) authorise you

Chrisco Hampers Australia Ltd 228318 to arrange for funds to be debited from my/our account at the financial institution identified below and as prescribed below through the Bulk Electronic Clearing System (BECS).

This authorisation is to remain in force in accordance with the terms described in the service agreement. Chrisco DDR Service Agreement

Signature [] Date []/[]/[]

Signature [] Date []/[]/[]

Details of the account to be debited (All details must be supplied, as they appear on your bank account.)

Name of Bank/Credit Union/Building Society []

Branch Name []

Account Name []

BSB Number [] - [] Account Number []

NOT your ATM Card Number. Please check your bank statements.



Phone: 1800 830 830 Fax: 1800 61 61 61

PRIVACY POLICY

Full and most up to date Privacy Policy see <https://www.chrisco.com.au/PrivacyPolicy/> Chrisco Hampers Australia Ltd. (Chrisco) are subject to the Privacy Act 1988 (Cth), which provides for the fair handling of personal information, and which sets standards for the collection, access, storage and use of personal information. We recognise that our customers' privacy is important and that they have the right to transparency as to how personal information is used. Our policy for dealing with any personal information, as that term is defined in the Privacy Act and as is summarised below, disclosed to or otherwise made available to us is explained below.

ABOUT THIS PRIVACY POLICY

This Privacy Policy outlines how we manage your personal information. Personal information means information which identifies you as an individual or from which your identity can be reasonably ascertained. This Privacy Policy also describes the sorts of personal information held and for what purposes, and how that information is collected, held, used and disclosed.

This Privacy Policy applies to all your dealings with us whether in writing, in person or when using our websites, or our Social Media platforms. Note: for Social Media platforms, please refer to the terms and conditions that apply to the specific services made available through those platforms as they may differ from the policies stated here (in particular, as those terms and conditions relate to your privacy settings). Please note that we are not responsible for the content of, or the privacy practices or policies of, such Social Media platforms and your use of them.

By dealing with Chrisco, you consent to our use and disclosure of your personal information in the manner described in this Privacy Policy. We encourage you to check our website regularly for any updates to our Privacy Policy at www.chrisco.com.au/PrivacyPolicy/.

Please note that our websites are not directed to individuals under the age of sixteen (16). We ask that you do not provide your personal information to us if you are under that age, and also that you do not share the personal information of anyone else under that age with us, unless this is required by us and you are their parent, guardian or have the express consent of their parent or guardian to do this.

WHAT PERSONAL INFORMATION DO WE COLLECT?

The type of personal information Chrisco collects depends on the nature of your dealings with us. We only collect the personal information that we need for one or more of our functions or activities. We will only collect personal information about you by lawful and fair means and will not do so in an unreasonably intrusive manner.

- Name;
- Residential Address;
- Delivery Address
- Daytime, Evening and Mobile Number's
- Date of Birth;
- Email Address;
- Payment and transaction details;
- Details of your dealings with us; and
- Any other information reasonably necessary to provide you with our goods and services.

We may collect information about you from activities related to other businesses or third parties like web hosting providers, analytics companies, social media platforms, data companies, and advertising services such as:

- Demographic information;
- Shopping preferences; and/or
- Information about your interests.

Depending on the method of payment you choose, Chrisco may need your credit card or bank account details.

If you are one of our suppliers or contractors, or one of their employees, we may collect your name, contact details and position in the organisation.

If you apply for a job with us, you may provide us with certain information, including your name, employment and educational background, and other personal information which we may require you to provide, or which you choose to provide us, in relation to your job application.

Further we may collect your personal information you provide as a result of completing a customer survey, such as information regarding your employer, your job title and household details.

Where you provide us with personal information about someone else, you must have their consent to provide their personal information to us.

ANONYMITY AND PSEUDONYMITY

Given the nature of the goods and services that we provide, we are generally not able to deal with you on an anonymous or pseudonymous basis. If you ask us about this option, we will inform you if it is possible for an interaction to occur on an anonymous basis. Whilst you may opt to not to provide us with your personal information, you should be aware that without this personal information, we may not be able to provide you with some of the services and/or products you are seeking.

HOW DO WE COLLECT PERSONAL INFORMATION?

How we collect personal information also depends on the nature of your dealings with us. We collect personal information directly from you whenever it is reasonable and practical to do so. We may also collect personal information from third parties in the course of providing goods or services to you or to them. We may monitor and record your communications with us (including email and telephone) for security, dispute resolution and training purposes (subject to applicable law).

We collect personal information:

- from you directly, including when you make a non-cash payment; provide information over the phone, online or on documentation such as an Order Form, complete a customer survey, apply for a job with us, or when you participate in a promotion conducted by us; or through your social media profiles;
- from other customers who request us to provide goods or services to you, when they provide information over the phone, online or on documentation such as an Order Form;
- from your Agent, when they provide information regarding customers they service; and
- from your employer ONLY if you are employed by one of our suppliers or contractors and they provide us with your personal information with your permission.

COLLECTING PERSONAL INFORMATION FROM OUR WEBSITES

Chrisco also collects some information from you when you use our websites or social media platforms. This can include information about your shopping preferences, software versions used, device identifiers (like IP address), location data (where available and not disabled by the user), dates, times, file metadata, referring website, data entered and user activity such as links clicked. Your use of the facilities and

services available through the websites or platforms will determine the amount and type of information which we collect about you.

The only personal information which Chrisco may collect about you when you use our websites is what you tell us about yourself, for example by completing our Join Now Form or information you provide to us when you send us an email. In other cases we may associate information about your use of the Chrisco website over time with your personal information, e.g. where on any occasion you have logged in, followed a link sent to you by email or we have otherwise been able to identify you. We will record your email address if you send us an email.

While great care is taken to protect your personal information on our websites, no data transmission over the internet can be guaranteed to be 100% secure. Accordingly, we cannot ensure or warrant the security of any information that you send to us or receive from us online. This is particularly true for information you send to us via email. We have no way of protecting that information until it reaches us. Once we receive your transmission, we make our best effort to ensure it remains secure in our possession.

Our websites and social media may contain links/plugin to other sites. We are not responsible for the content of, or the privacy practices or policies of those sites.

USE OF COOKIES

We provide information and services through a range of digital and online services including our Websites email, online advertisements and social media profiles. Chrisco may use 'cookies' through its websites. A cookie is a small message given to your web browser by our web server. The browser stores the message in a text file, and the message is then sent back to the server each time the browser requests a page from the server. We use cookies to provide us with anonymous aggregate information on how people use our websites and to help us to know what they find interesting and useful on our websites. We do not store personal information such as email addresses or other details in a cookie. We may use third party advertising companies to display ads tailored to you based on how you browse and shop online, a practice commonly referred to as "interest-based" or "behavioural" advertising. We allow these third parties to collect certain information when you visit our websites or use our applications, including non-personally identifiable information (browser type, subject of advertisements clicks on, session IDs) and personal data (such as static IP address). The information that we obtain from social media platforms depends on your account and privacy settings within the platforms and the platform's privacy policies. You can use Ads Settings on your browser to manage the ads that you see and to opt out of Ads Personalisation. Please note that you may need to opt-out separately from each service.

In some cases third parties may use cookies and other technologies such as those described above as part of the Chrisco marketing campaigns. These technologies may be used in connection with activities like surveys, online, social, behavioural advertising, website analytics and email campaign management.

HOW DO WE USE PERSONAL INFORMATION?

Chrisco only collects personal information in connection with carrying out its business activities. We will only use your personal information for the purpose(s) you have provided the personal information, or for a purpose for which you have consented (including as contemplated in this Privacy Policy).

Generally, how we use personal information will be apparent from the way in which we collect it, will be disclosed at the time of collection or is otherwise referenced to this Privacy Policy).

Personal information may be used to:

- provide you with goods and services, or information regarding our goods and services;
- process payment for your order; and
- administer our relationship with you efficiently.
- to identify you and any records relating to you;
- to provide you with the products and services you have requested;
- to manage your requests for products and services including delivery, processing payments, providing refunds, discounts and incentives;
- to develop and improve the products and services we offer;
- to maintain and improve customer services and seek your feedback, including conducting product and market research and analysis;
- to improve our operational processes, enhance your customer experience and to monitor and review our compliance with relevant regulations and codes of conduct in our dealings with you;
- to send you reminders;
- to market the products and services of Chrisco;
- to enable us to undertake a credit assessment;
- to facilitate appropriate communication between you and our preferred credit suppliers;
- to comply with any legal obligations or governance requirements;
- to facilitate your interactions with us on our website;
- to meet our legal obligations and to notify you of matters that we are required to do so by law (such as product recalls);
- to interact with Regulators or other Government agencies;
- to manage and resolve any legal or commercial complaints and issues;
- to investigate fraud and to carry out loss prevention activities; and/ or

Chrisco may use your personal information for research and development of our goods or services or to send you information about other goods or services offered by us which may be of interest to you. If you would prefer not to receive promotional communications, please let us know by sending us an email at cs@chrisco.com.au and we will update your account preferences accordingly. Alternatively, simply select the "unsubscribe" option in any of the emails that you receive from us, this will unsubscribe you from receiving any further promotional emails. Please note, we may still contact you about your account via email or other means if you have an active Order or HeadStart Plan with us, as we need to communicate important information about your order, payments, address confirmation or delivery.

If you apply for a job with us, we will hold, use and disclose that information solely for the purpose of considering your application. In considering your application, it may be necessary for us to disclose some of that information to third parties to verify the accuracy of that information. In such circumstances, we will disclose only such information as is reasonably necessary. In considering your application, we may also collect personal information about you from any third parties that you nominate as your referees in your application.

WHAT PERSONAL INFORMATION DOES CHRISCO DISCLOSE?

In general, Chrisco will not sell, rent or lease your personal information to others. However, in certain circumstances, Chrisco may be required to disclose your personal information to our business partners.

Chrisco may disclose your information:

- where Chrisco is required by law to disclose information to third parties; or
- banks and financial institutions in accordance with your Direct Debit

Request and/or Credit Card Authority.

- where Chrisco has outsourced functions (for example, information technology) or otherwise uses third party contractors to provide our goods and services or to facilitate our ability to do so, for example: external mailing houses or contact centre services, delivery personnel, Australia Post, labour hire or resource augmentation service providers or hosting servers. For us to operate our business we may share your personal information with such third-party contractors. At all times we seek to protect your personal information including by endeavouring to ensure that our third party contractors are required to comply with the Privacy Act 1988 and also seeking to ensure that they and their individual employees are aware of the need to comply with our privacy policies and requirements and also to comply with general confidentiality obligations in relation to any information that is made available to them as a result of their engagement by Chrisco; or
- to your nominated agent (for example, your contact details).

DO WE DISCLOSE PERSONAL INFORMATION OVERSEAS?

There may be circumstances where we need to disclose personal information that we hold about you to a third party overseas. Such countries are likely to include New Zealand; however, web hosting services may be outside Australia and New Zealand.

This may occur, for example, where:

- we have a database or server hosted outside Australia (or where our third-party IT contractors or service providers may likewise have a database or server hosted outside Australia);
- providing information to our related entities outside Australia.

HOW DO WE KEEP PERSONAL INFORMATION SECURE?

Chrisco is committed to ensuring the security of your personal information. Personal information may be stored electronically and, in some cases, hard copy format. Where possible, we use encryption technology, privacy protection controls and restrictions on employee access in order to maximise our ability to safeguard your personal information. Where we no longer require your personal information, we will endeavour to as soon as reasonably possible destroy or permanently delete such personal information.

Please note as well that as an entity subject to the Privacy Act, in the event that there is an eligible data breach (as that term is defined in the Privacy Act 1988), we may have obligations to disclose this, and other surrounding circumstances and information, to the Office of the Australian Information Commissioner under Australia's mandatory data breach notification regime.

HOW YOU CAN ACCESS AND CORRECT YOUR PERSONAL INFORMATION

You can request access to your personal information by contacting us through the contact details listed below. Before we are able to provide you with access to your personal information, we will require some proof of identity. You should note that it may be an offence to mislead us in order to access someone else's personal information – for example, impersonating someone in order to access information that you are not entitled to. For most requests, your information will be provided free of charge, however we may charge a reasonable fee if your request requires a substantial effort by us.

If any of the personal information you have provided to us changes (for example, if you move or change your phone number), please let us know so that we can update your personal information.

If you find any inaccuracies in your personal information, please let us know.

In the case of access and correction requests, please provide as much detail as you can about the information you seek, in order to help us retrieve it. Under the Privacy Act 1988 and other relevant laws, we are required to provide our reasons if we refuse your request. Where we decide not to make a requested correction and you disagree, you may ask us to make a note of your requested correction with the information. As an extra measure all customers have the option of having the information in relation to their account protected by a password chosen by them.

UPDATES TO THIS PRIVACY POLICY

This Privacy Policy will be reviewed and updated by Chrisco from time to time. Updated versions of this policy will be published on the website at www.chrisco.com.au/PrivacyPolicy/.

The updated Privacy Policy will apply whether or not specific notice of any change has been given.

HOW DO WE DEAL WITH PRIVACY COMPLAINTS?

Your privacy is important to us and we will make every effort to resolve your concerns. To assist us in helping you, we ask you to follow a simple three-step process:

1. Gather all supporting documents about the matter of complaint, think about the questions you want answered and decide on what you want us to do.
2. Telephone us on Chrisco : 1800 830 830 where your situation will be reviewed and if possible, resolved straight away.
3. If you are not satisfied with our response, we may require you to submit your complaint in writing by email at cs@chrisco.com.au with your contact details. We will then investigate your complaint and endeavour to respond to you in writing within 14 days of receipt of your written complaint. If at this stage the matter has not been resolved to your satisfaction, you can telephone the Australian Information Commissioner's hotline on 1300 363 992 or, if calling from outside Australia, +61 2 9284 9749.

CONTACTING CHRISCO

Chrisco welcomes your comments. If you have any questions or concerns about our Privacy Policy, please Contact Us.

FURTHER INFORMATION ON PRIVACY

Further information may be obtained on privacy issues in Australia by visiting the Australian Information Commissioner's website at: <http://www.privacy.gov.au>.

This privacy policy is effective from December 2020. From time to time, our privacy policies and procedures will be reviewed and, if appropriate, updated. If any changes are made to this policy, these will be posted on our website. We are constantly developing and enhancing our use of online technologies and make reasonable efforts to ensure that we keep this Policy and related documents up to date in this regard. Please check back on a regular basis to ensure you are familiar with our current practices.