

Privacy Policy

(Last updated 16 September 2008)

We have established this Privacy Policy to explain how we protect and manage the personal information that we collect from you (the customer) online.

1. Consent for Collection, Use and Disclosure

Your use of our site and/or your registration for our products and services constitute your consent to the terms of this Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not use our site.

We may occasionally update this Privacy Policy. When we do, we will also revise the "last update" date at the top of this Privacy Policy. The customer should check this policy from time to time and check the "last update".

A customer may withdraw his or her consent for collection, use and disclosure at any time by sending an email to us (see our [contact page](#)). Please note that, if you do, we may suspend our provision of products and services to you. When you unsubscribe, if you fall within the guarantee criteria for any of our products and you request a refund, the guarantee will be honored.

2. Accountability

We collect, at the time of your registration and your sign-on to its web site, certain "personal information" (information that personally identifies you) including but not limited to your name, email address, home or work address, telephone number, and information about your computer hardware and software (e.g., IP address, operating system, browser type, domain name, URL, access times, and referring web site addresses).

We have implemented this Privacy Policy to protect personal information received from our customers, and to respond to any inquiries. The Privacy Policy also provides that we will use appropriate contractual means to establish a comparable level of protection for personal information which is sent for processing by third parties on our behalf.

We have designated responsibility for your personal information to our Privacy Officer, who ensures compliance with the principles in this Privacy Policy. Other individuals may be delegated to act on behalf of the Privacy Officer.

3. Purposes for Collecting Personal Information

We collect and use personal information for the following Identified Purposes:

- (a) to understand customer needs regarding our services;
- (b) to develop and provide our web site and our products and services for our customers;
- (c) to fulfill your requests for products, services or information;
- (d) to communicate with customers and site visitors, when necessary, and to inform customers of upgrades, as well as of other products and services available from us, our affiliates and third parties;
- (e) to allow customers to access limited-entry areas of our site;
- (f) to personalize some of our services and products for you and to deliver targeted advertisements and offers from us and third parties;
- (g) to bill accounts and maintain payment records;

- (h) to comply with any applicable law, regulation, legal process or government request;
- (i) to respond to a legitimate claim, or to address our reasonable belief, that you are violating the rights of any third party or any of the agreements or policies that govern your use of our site or any of our products or services;
- (j) to protect the services, products or rights of ours, including but not limited to the security or integrity of our site; and
- (k) to identify and resolve technical problems concerning our site, products and services.

We also use personal information in an aggregate form (i.e., not individually attributable to you) for our business analysis, operational, marketing and other promotional purposes.

If we hire other companies to provide some products or services on our behalf, then we will only provide those companies the personal information they need for the Identified Purposes, and we will limit their rights to use and further disclose your personal information as appropriate in the course of their work for us.

4. Limiting the Collection of Personal Information

We limit our collection of personal information to only that information which is necessary for the Identified Purposes. We do not direct our site to, nor do we knowingly collect any personal information from children under the age of thirteen.

When you visit our web site, a cookie may be placed on your computer or the cookie may be read if you have visited our site previously. We use cookies to allow us to determine which products and services you have already purchased or used so that we do not provide redundant information to you, and, if you are an affiliate, to track your sales made to customers referred by you so that you can receive compensation under our affiliate program. If you choose to not have your browser accept cookies from our web site, you may not be able to view all the text on the screens, or to experience a personalised visit, or to subscribe to certain service and product offerings on our site.

5. Disclosure, Processing and Retention

We do not sell, rent or disclose your personal information to anyone else, except:

- (a) to someone you have designated to act as your agent, for one or more of the Identified Purposes (listed in Section 2, above);
- (b) to our employees, independent contractors, subsidiaries, affiliates, consultants, business associates, service providers, suppliers and agents, acting on our behalf for any of the Identified Purposes;
- (c) as necessary if we have reason to believe that disclosure is necessary to identify, contact or bring legal action against someone who may be causing injury to or interference (either intentionally or unintentionally) with our rights or property, other users of our web site, products or services, or anyone else that could be harmed by such activities; and
- (d) to respond to judicial process and provide information to law enforcement agencies or in connection with an investigation on matters related to public safety, as permitted by law, or otherwise as required by law.

In addition, as we continue to develop our business we, or our affiliates, may sell or buy other businesses or entities, or we may merge with another company. In such transactions, personal information may be one of the transferred business assets. Also, in the event that we or substantially all of our assets are acquired, your personal information may be one of the transferred assets.

Your information may be stored and processed in the United States, Australia, or in any other country in which we or our affiliates, subsidiaries or agents maintain facilities. By using this web site, you consent to any such transfer of information outside of your country.

After your account becomes inactive (that is, if you request to be removed from our database), we will keep your personal information in our archives. Your information will then be used only as necessary for tax reasons or to prove our compliance with any applicable law.

6. Accuracy of Personal Information

We will use reasonable efforts to keep customer personal information accurate for the Identified Purposes, and for minimizing the possibility of making inappropriate customer decisions based on such information. Customers are responsible for informing us about changes to their personal information. You can do this by contacting us (see our [contact page](#)). We will use new or updated personal information we receive from customers to update our own records.

7. Security Safeguards

We will use reasonable efforts to protect customers' personal information.

8. Access to Personal Information

We will afford you a reasonable opportunity to review the personal information in your file, if you so request by contacting us (see our [contact page](#)).

If we are not able to provide access to some aspect of a customer's personal information, we will provide reasons for denying access such as; that by doing so would likely reveal personal information about a third party, or that it is confidential commercial information or attorney–client privileged communications, or that the information relates to a breach of an agreement or a contravention of law, or that its disclosure could reasonably be expected to threaten the life or security of another individual.

Customers have the right to request that inaccurate or incomplete information be amended as appropriate, by contacting us or the Privacy Officer as described above. We will promptly correct such personal information.

9. Contact Information

We invite you to contact us if you have questions about this policy (see our [contact page](#)).