

Privacy Policy

This policy sets out how Everjewels Design Studio collects, uses and discloses your personal information and your credit related information.

Everjewels highly values the strong relationships we have with our customers and will comply with the Privacy Act 1988 at all times. Everjewels appreciates the importance of protecting your personal information and credit-related information. Everjewel's privacy policy complies with the Australian Privacy Principles set out in the Privacy Amendment (Enhancing Privacy Protection) Act 2012 as amended from time to time ('Privacy Act'), and explains how your personal information and credit related information will be managed when dealing with Everjewels.

While the Privacy Act uses a variety of terms to refer to the personal information and consumer-credit related information, we refer to such information as 'personal information'.

When you engage Everjewels to provide you with any goods or services or communicate with Everjewels through email, by telephone, in writing, or use any of Everjewels other services, including Everjewels websites, you agree to the use and disclosure of your personal information in the manner described in this policy.

The purpose for collecting your personal information
Everjewels collects personal information, such as:

- identity particulars such as; your name, sex, address, date of birth, telephone number, occupation, and drivers license number;
- your bank account details and credit card information;
- financial information;
- email, user ID's and passwords;
- any goods, services or credit provided to you;
- records of your communications with Everjewels;
- court proceedings information, personal insolvency information and credit-related publicly available information;
- personal website usage information.

Everjewels will generally collect and use your personal information for the primary purpose of:

- Everjewels general business operations;
- providing you with Everjewels goods and services and entering into transactions with you;
- providing you with credit under any application by you for commercial credit;
- assessing an application by you for commercial credit, or an entity associated with you, with credit;
- for administrative purposes in relation to the ongoing management of your credit arrangement.
- to assist you to avoid defaulting on your credit-related obligations;
- communicating with you;
- responding to your enquiries about our goods and services;
- meeting Everjewels legal and regulatory requirements;
- conducting, improving and developing a business relationship with you;

marketing (such as providing individuals with information about our products and promotional notices and offers); and improving Everjewels website.

Where you apply for a particular product or service through this web site the application form may contain special consents concerning the use of your information. If you give this consent, which will usually be required before the application can proceed, we may use your information as you have permitted and also for the above purposes.

Personal information is only collected:

if necessary for Everjewels operations;
by lawful and fair means; and where practicable, from the individual concerned or from a person acting or authorised to act on your behalf.

Everjewels takes reasonable steps to ensure that you are aware of:

the likely use of the information
the right of access to the information
the identity and contact details of Everjewels employee/representative collecting the information;
any law requiring collection of the information; and
the main consequences of failure to provide the information.
How we may use and disclose your personal information
Everjewels may disclose your personal information:

for the primary purposes for which it was collected for the primary purpose for which it was collected such as those described above i.e. for our business operations, which includes, assessing a credit application form application by you for commercial credit;
where you would reasonably expect this;
where you have consented;
to the extent that it is required to do so by law, in connection with any legal proceedings or prospective legal proceedings, and in order to establish, exercise or defend its legal rights;
for direct marketing by Everjewels, but giving you the opportunity to opt out of such direct marketing; Everjewels includes its contact details in any direct marketing.
Where you have applied for credit with Everjewels or credit has been provided to you by Everjewels, we may use or disclose your personal information:

for administering, monitoring, evaluating and managing the credit arrangement you have with us;
to collection of payments under your credit arrangement, internal accounting and administration;
to assist you to avoid defaulting on your credit-related obligations;
to undertake debt recovery and enforcement activities, and to deal with any credit infringements;
to a credit reporting body;
to comply with any regulatory requirement.
Everjewels does not disclose your personal information for any secondary purposes unless your consent has been given or as required by law.

Everjewels will not sell or license any personal information that it collects from you.

We reserve the right to transfer information in connection with the sale of all or part of our business or assets. Furthermore, we are not responsible for any breach of security or for any actions of any third parties that receive your information from a source other than us. We also link to a wide variety of other web sites that contain advertisements of third parties. We are not responsible for their privacy policies or how they treat information about their users

Accurate and up-to-date information

Everjewels takes reasonable steps to ensure your personal information is accurate, complete and up-to-date by updating its records whenever correct changes to the information come to its attention.

If you believe your information is incorrect, incomplete or not current, you can request that we update this information by contacting Everjewels.

To contact our Everjewels please see contact details below in paragraph 13.

Everjewels will correct information it has about you if it discovers, or you are able to show to a reasonable standard, the information is incorrect. If you seek correction and Everjewels disagrees that the information is incorrect, Everjewels will provide you with its reasons for taking that view.

Everjewels disregards information that seems likely to be inaccurate or out-of-date by reason of the time that has elapsed since it was collected or by reason of any other information in its possession.

Using our Website

As with most websites, when you visit Everjewels website or use an application on Everjewels website, Everjewels may record anonymous information such as IP address, time, date, referring URL, pages accessed and documents downloaded type of browser and operating system.

Everjewels also uses "cookies". A cookie is a small file that stays on your computer until, depending on whether it is a sessional or persistent cookie, you turn your computer off or it expires. Cookies may collect and store your personal information. You may adjust your internet browser to disable cookies. If cookies are disabled you may still use Everjewels's website, but the website may be limited in the use of some of the features.

Everjewels's websites may contain links to or from other websites. Everjewels is not responsible for the privacy practices of other websites. This privacy policy applies only to the information we collect on Everjewels's website. We encourage you to read the privacy policies of other websites you link to from Everjewels's website.

Security of your personal information

Everjewels may hold your information in physical form or in electronic form on our systems or the systems of our service providers. Everjewels takes all reasonable steps to protect your security when using its websites but you should be aware that no transmission of information to and from websites is ever totally secure. Everjewels protects your personal information from misuse or loss by restricting access to the information in electronic format, and by appropriate physical and communications security. Any data destroyed is disposed of in a manner that protects the privacy of information in an appropriate manner.

Access to your personal information

Everjewels acknowledges that you have a general right of access to information concerning you, and to have inaccurate information corrected. You are able to access the personal information we hold about you by contacting our Everjewels. To contact our Everjewels please see contact details below. If access is refused to your information, we will give you a notice explaining our decision to the extent practicable and your options.

Dealing with unsolicited information

Everjewels takes all reasonable steps to ensure that all unsolicited information is destroyed immediately.

Anonymity when dealing with Everjewels

Everjewels allows you the option not to identify yourself when dealing with it, only where practicable.

Cross border disclosure

Your personal information will not be processed by, or disclosed to employees, representatives, or other third parties operating outside of Australia.

However, in the event that Everjewels does disclose your personal information to an overseas recipient, Everjewels will take reasonable steps, in the circumstances, before such disclosure is made to ensure that the overseas recipient does not breach privacy laws in relation to your personal information ('the Required Steps').

The Required Steps do not apply if you consent to the disclosure of your personal information to an overseas recipient. By supplying your personal information to Everjewels, you consent to the disclosure of your personal information to an overseas recipient and agree that the Required Steps do not apply.

If you consent to the disclosure of your personal information to an overseas recipient, the overseas recipient will not be accountable under the Privacy Act, and you will not be able to seek redress for breaches under the Privacy Act.

Collecting sensitive information

Everjewels does not collect sensitive information, unless it is specifically relevant and necessary for the purpose of Everjewels business operation and your consent is first obtained. All sensitive information that is collected is used in accordance with this privacy policy. Everjewels does not use government identifiers (e.g. tax file numbers) to identify individuals.

Complaints and disputes

We acknowledge that you have a general right to ensure your personal information and your credit related information is accurate and up-to-date as well as the general right of access to information concerning you, and to have inaccurate information corrected. If you have reason to believe that we have not complied with our obligations relating to your information or the Privacy Act, please refer any complaint to queries to Everjewels.

We will ensure your complaint is handled by Everjewels in an appropriate and reasonable manner. A written notice of our decision regarding your complaint will be provided to you.

Who should you contact for further information or if you have a complaint?

If you have any questions or concerns about how we handle your personal information or our privacy commitments, please refer any queries or complaints to:

Everjewels Jewellery Design Studio

Building 15, Shop 2

107 Ferry Road, Southport

QLD, Australia

Phone: +61 7 5679 1783

Email: everjewels@optusnet.com.au

How this policy changes

This policy may change from time to time. A current version of this policy will be published on Everjewels's website or may be obtained free of charge upon request.

More information on privacy legislation is available from the Federal Privacy Commissioner at www.privacy.gov.au.