



PRIVACY POLICY

Purpose of the Policy

This policy outlines how Subzero Group Pty Ltd (ABN 76 677 903 347) manages, collects, uses, and protects personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs).

What Information We Collect

We collect personal information such as your name, address, contact details, and date of birth. Where required, we may also collect credit-related or sensitive information in line with our services.

How We Collect and Hold Information

Information is collected directly from you or your authorised representative, and occasionally from public sources or third parties where permitted by law. We store data securely in both electronic and physical formats and implement security protocols to protect your data from misuse or unauthorised access.

Use and Disclosure of Information

We use your personal information to:

- Provide and manage our services
- Assess credit applications and manage accounts
- Conduct marketing and business development
- Meet legal and compliance obligations

We do not disclose your information without consent unless legally required or permitted (e.g., serious threats, law enforcement, court orders).

Overseas Disclosure

At this time, Subzero Group does not disclose personal information to overseas recipients. If this changes, we will update this policy and notify individuals where practical.

Access and Correction

You may request access to your personal information or request corrections if it is inaccurate or outdated. Requests can be submitted to our Privacy Officer. We aim to respond within 30 days. Where access is refused, you will receive a written explanation.

Complaints

If you believe we have breached the APPs, please contact our Privacy Officer. We will acknowledge and address your complaint within 30 days. If unresolved, you may escalate the issue to the Office of the Australian Information Commissioner (OAIC).

Contact Details

Privacy Officer
Subzero Group Pty Ltd
13/10 Hook Street, Capalaba QLD 4157
Phone: (07) 3245 5777 | Email: melissa@subzerogroup.com.au

Office of the Australian Information Commissioner
GPO Box 5218, Sydney NSW 2001
Phone: 1300 363 992 | Email: enquiries@oaic.gov.au