

Kmart - Australia

Your privacy is important

Kmart is committed to protecting the privacy of your personal information. This Privacy Policy ("Policy") explains how we collect, use and disclose information about our customers, team members, suppliers (and their employees) and people who apply for employment with us. It also explains how to contact us if you have any questions about the management of your personal information or would like to access the personal information we hold about you. This Policy describes how we comply with our obligations under the Australian Privacy Act 1988 (Cth).

"We", "us", "our" and "Kmart" means Kmart Australia Limited ABN 73 004 700 485 (trading as Kmart) and its Australian and offshore subsidiaries Anko Global Holdings Pty Ltd (including Anko Retail Incorporated), KAS Global Trading Pty Ltd, KAS Pty Ltd (including KAS International Sourcing Bangladesh Private Ltd, KAS International Trading (Shanghai) Company Limited, KAS International Trading (SH) Coy Ltd), KAS Direct Sourcing Private Limited (India) and KAS Services India Private Limited (India).

Our approach to handling data

At Kmart, we collect and use data, including personal information, for a range of reasons. In handling data we will comply with all relevant laws, but we also want to ensure that we meet the following expectations:

Improve the customer experience - We will use customer data responsibly to improve the customer experience and deliver more relevant products, services and offers

Be transparent - We will clearly explain how we collect and use customer data

Make it simple and easy - We will minimise disruption to the customer shopping experience by making it simple and easy to provide consent

Provide control to the customer - We will respect the customers privacy by providing control over how customers can be contacted

providing control over how customers can be contacted When we are delivering on these expectations with some of our closest partners, the privacy policies and practices of those partners may apply in addition to this Privacy Policy. To provide you with greater clarity, we've highlighted some of our most significant relationships involving your personal information (sections 6-8). These include: Flybuys, a loyalty program which we participate in to provide you benefits;

OnePass, a membership program which we participate in, along with other brands ("Participating Brands"), to provide you with tailored engagement and member benefits. Throughout this Policy, a reference to 'Related Companies' includes OnePass as it is also a related company of ours;

Related Companies, these are companies within the Wesfarmers Group (including Wesfarmers, Target, Officeworks, Bunnings, OnePass and Catch).

Collection of personal information

1. The types of information that we collect about you could include:

- Contact details, including home/business addresses, email addresses and telephone numbers;
- Demographic information such as age/date of birth, household information, personal interests and gender;

- Member number or identifiers for loyalty schemes or membership/subscription programs (including Flybuys and OnePass) and team member discount card number;
- Details about your Kmart purchases and transaction history with us and your Kmart product and service preferences;
- Details about purchases, product or service preferences, transaction history and current or pending transactions, browsing and marketing interactions (such as the products viewed or added to your shopping cart) on website, apps, social media, and email communications with our Related Companies and Flybuys;
- Digital information, such as cookies (which are small data files transferred onto devices when a website or apps are accessed), tags and pixels (which 'tag' devices), device type and software versions used, device identifiers (like IP address), location data (where available and not disabled by the user), dates, times, file metadata, referring website/app, data entered, and user activity such as links clicked, app installations, app launches, adding items to a basket, adding items to a wish list, browsing habits within our website or apps and other information as allowed in your device permissions;
- Social media account names or tags (where you have engaged with us on a social media platforms);
- Payment information where you have paid by credit card, debit card or "buy now pay later", and information about your credit history;
- Images from video surveillance, body cameras and other cameras used in and around our stores (including in car parks, pick up areas, store entrances and publicly accessible spaces);
- Images from facial recognition software;
- Inferred information and characteristics as a result of undertaking data analysis;
- Information provided in surveys, feedback, complaints or commentary;
- If you apply for employment with us, details regarding your employment history, educational qualifications, referee details and similar information.

We will usually collect personal information about you directly from you. We may also collect personal information from our Related Companies and from trusted third parties such as Flybuys as described in 'Our relationship' sections below. We may also collect deidentified data from (and share deidentified data with) Related Companies for data analysis purposes.

Often you can deal with us anonymously or by using a pseudonym, but in this situation we may not be able to provide you with the full range of services available. For example, we will not be able to deliver products to you if you do not provide us with address details for the delivery.

2. The main ways we collect personal information are:

- During your order or purchase of products from us;
- When you contact or visit us, including visiting a store, making an inquiry, making a complaint or providing feedback, seeking a refund, attending an event, or if you are a supplier or service provider in connection with the supply of products and services by your business to us;
- if you access our website or apps, including by the use of cookies, tags and pixels, which may track what you view on our website or apps and also other websites/apps that you visit. Cookies, tags and pixels may also come from third party services (such as Google and Facebook) for the purpose of collecting data to enable website or app performance measurement and personalised

advertising;

- if you interact with us via social media platforms;
- if you subscribe to any of our publications (including any mailing lists) or subscriptions or use any of our apps;
- if you participate in any competition or promotion that we conduct;
- through our security cameras, body cameras or other cameras used in our stores (including in car parks, pick up areas, store entrances and publicly accessible areas);
- if you use a loyalty or membership program or team member discount in connection with a transaction or Kmart account;
- if you undertake any of our induction, safety or compliance processes;
- if you submit an employment application to us;
- from publicly available sources, including from Australian Government agencies, internet search platforms and social media platforms such as Facebook
- from any person authorised to act on your behalf or authorised to provide your personal information to us;
- from anyone sharing information with us for loss prevention and/or law enforcement purposes; and
- from our Related Companies and Flybuys.

Use and disclosure of personal information

3. We use and disclose your personal information in connection with carrying on our business, (including to provide products and services to you and relating to our involvement in loyalty schemes or membership programs that we participate in) and in some circumstances for the businesses of the Wesfarmers group of companies.

4. We may use your personal information to:

- sell, deliver, administer, improve and personalise our products and services;
- administer our website and apps and personalise your experience on them;
- provide advice regarding our products and services to you;
- process payments and credit checks, and to provide layby services;
- manage our stores, supply arrangements and inventory;
- consider feedback and remedy complaints that you may make to us, communicate with you and operate our customer service centre;
- provide refunds and exchanges and undertake and administer product recalls;
- promote and advertise our products and services (e.g. by including your feedback in our advertising) and to undertake competitions and events;
- personalise advertising and content displayed to you (including the layout and content of our website/app, and advertisements displayed to you on or via third party websites, apps or platforms such as Facebook);
- monitor our sales of products and services and for quality control purposes, including undertaking customer surveys and analysis, or seeking feedback from customers;
- assist in determining your product or service preferences and preferred store locations or to direct you to your closest stores when using our websites or apps;
- undertake database compilation and management, data processing, data analysis and matching, market research or trend analysis (including with information obtained from our Related Companies and Flybuys) to better understand our customers' preferences, personalise websites/apps and (where you have consented to receiving offers or direct marketing) to offer products or provide services of greater interest to you or engage in direct marketing;
- to derive insights about you in order to better understand your preferences and

interests, personalise your experience, enhance the products and services you receive, and to tell you about products and services that may be of interest to you. We may also use Related Companies, Flybuys and trusted service providers to undertake the process of creating these consumer insights

- in the case of our suppliers or service providers, to manage the provision of products and services to us;
- to monitor and measure the use of our websites or apps, including web-based referral channels, data entered and digital behaviour such as links clicked;
- to assist us in ensuring security, health and safety and customer and team member protection in our stores (including car parks, pick up areas store entrances and other publicly accessible areas);
- to assist us in administering our policies, or to investigate complaints in relation to team member conduct;
- in the case of images from facial recognition software and body cameras, for loss prevention or store safety purposes;
- in the case of inferred characteristics produced through data analysis, for improving products and service offerings;
- to recruit and assess our employees or engage contractors;
- to maintain and update our records; and for purposes related to any of the above or which are disclosed to you at the time the relevant personal information is collected.

5. We work with a number of third parties in carrying on our business and may disclose your personal information to:

- third parties to facilitate the provision of products and services to you (including to facilitate repairs, replacements and customer recalls), such as product manufacturers and suppliers and logistics service providers;
- marketing, advertising and promotions services providers and event organisers in connection with our marketing, advertising and events;
- third party platforms who display advertising or content (including personalised advertising) based on your personal information or preferences (including social media platforms such as Facebook);
- third parties who provide services to us in connection with our business operations, including data monitoring, data analysis and data matching activities, monitoring trends in customer preferences or transactions and the operation and maintenance of our website/apps;
- credit reporting agencies, for example if your business is a supplier to us;
- third parties who provide other administrative and operational services to us in connection with our business, including financial institutions, security services providers, market research or feedback collection companies, IT service providers, payment processors and collectors, mailing houses and card manufacturers;
- our professional advisers to enable them to provide services to us;
- third parties necessary to assist us in investigating and preventing any potential, suspected or actual breaches of policy or law, fraudulent activities, loss prevention activities;
- law enforcement agencies, government agencies or other third parties, where required under or authorised by law;
- other persons notified to you at the time the relevant personal information is collected; and
- our Related Companies and Flybuys who may use that information to undertake data analytics and matching to enable them to better understand your requirements and preferences, and (if you interact with that business) to

personalise and improve their offer to you and to offer products or providing services to you or send direct marketing to you (where you have consented to receiving offers or direct marketing from them);

- in special circumstances – for example, if we were to sell our business or part of our business, your information may be disclosed to potential purchasers and their advisers as part of that process;
- from time to time we may provide aggregated and de-identified information to other business partners for various purposes.

Use and disclosure of personal information

6. As a participant in Flybuys we may collect from Flybuys and other Related Companies that are participants in Flybuys (and share and combine personal information with Flybuys and other Related Companies that are participants in Flybuys) the personal information of Flybuys members (including contact details, transaction information, interactions with Flybuys and insights from interactions with Flybuys and other Related Companies that are participants in Flybuys):

- to allow us to engage with them and provide more personalised and targeted advertising when they use our website/apps, social media and other platforms;
- to allow us to personalise the communications, marketing offers, customer surveys and trading updates that we send;
- to enable us to improve product offerings, service offerings, advertising and offers based on member shopping and browsing habits;
- to develop aggregated insights about the preferences of Flybuys members who shop with us;
- for data analytics including for insights and strategic and operational decision making;
- for product safety-related matters (including recalls);
- for other purposes where you have provided consent to Flybuys or us; and
- for other purposes described in flybuys' Privacy Policy.
- We will also collect personal information about Flybuys members who are Kmart customers from those customers and from other sources set out in this Policy, and may combine the personal information that we receive from Flybuys with other personal information we collect about the customer.
- We may retain personal information about a customer who is a Flybuys member after they have ceased to be a Flybuys member (or after we have ceased to be a Flybuys participant) if we need to use the information for a reason set out above or any other lawful purpose.

Our relationship with OnePass

7. As a Participating Brand in OnePass we may collect from OnePass and other Participating Brands (and share and combine personal information with OnePass and other Participating Brands) the personal information of OnePass members (including contact details, historical and future transaction information, historical and future interactions with OnePass and other Participating Brands and insights from interactions with OnePass and other Participating Brands):

- to allow us to engage with them and provide more personalised and targeted advertising when they use our website/apps, social media and other platforms;
- to allow us to personalise the communications, marketing offers, customer surveys and trading updates that we send;
- to enable us to improve product offerings, service offerings, advertising and offers based on shopping and browsing habits;
- to develop insights about the preferences of OnePass members;
- for data analytics including for insights and strategic and operational decision making;
- for product safety-related matters (including recalls);
- for other purposes where they have been notified, provided consent to OnePass or us, or which are otherwise permitted by law; and
- for other purposes described in OnePass' Privacy Policy.
- We may combine the personal information received from OnePass with other

personal information we collect from or about you. That combined information may be shared with OnePass and its Participating Brands in accordance with our Privacy Policy and the OnePass Privacy Policy.

- We may retain personal information about our customers after they cease to be a OnePass member (or after we have ceased to be a OnePass Participating Brand) for the uses set out in this Privacy Policy or any other lawful purpose.

Related Companies

8. As mentioned in this Policy we exchange and combine personal information with our Related Companies to enable us and them to undertake a range of important functions. The personal information that we exchange and combine with our Related Companies includes:

- details about your purchases and transaction history with Kmart and Related Companies, product and service preferences, and details about purchases and transaction history with us and the Related Companies.
- information about your use of Kmart and Related Company websites and apps (using cookies, tags and pixels) including your searches and search history on them, and the products you have viewed, added to cart and/or purchased;
- We may use this personal information (and disclose it to our Related Companies):
- to undertake data analytics and matching to enable us to better understand your requirements and preferences and for insights and strategic and operational decision making;
- to personalise the appearance of our website and apps, to invite you to complete a product review or send you targeted and personalised news, offers and promotions of our products and services;
- to send direct marketing or personalised communications to you (where you have consented to receiving direct marketing or personalised communications) and to allow us to better us to personalise the communications, offers, surveys and updates that we send;
- to display targeted advertising;
- for product safety-related matters (including recalls);
- to develop aggregated insights about the preferences of our customers;
- to enable us to improve product and service offerings, advertising and offers based on member shopping and browsing habits;
- for other purposes where you have provided consent to us; and
- for other purposes described in this Policy,
- and our Related Companies may use it for the similar purposes relating to their operations.

Transfer of information overseas

9. Some of our service providers may be located overseas or may store information (including your personal information) that we provide to them overseas. We may also provide your personal information to Kmart affiliates operating Kmart overseas and to our Related Companies that are located overseas. Therefore, the personal information you provide to us may be held overseas. We require overseas recipients to use personal information only for the purpose provided and to implement confidentiality and data protection arrangements. Your information may also be stored on computer servers located outside of Australia. Any offshore disclosures will be to entities located in the United States of America, the United Kingdom, European countries and the Asia Pacific region (including but not limited to China, India, Bangladesh, Singapore, Vietnam and Hong Kong).

Marketing, advertising and customer insights

10. From time to time, we may also use and disclose the personal information we collect about you (including directly from you, and also from third parties such as our Related Companies and Flybuys) to contact you or send you direct marketing and personalised communications, to personalise the appearance of our website and apps to you, to invite you to complete a product review, to send you targeted and personalised news, offers and promotions of our products and services and provide targeted advertising content to you (including through third party websites, apps and social media platforms such as Facebook).

11. Generally, we will provide direct marketing and personalised communications to you where you have requested or consented to receiving them. If you do not wish to receive direct marketing or personalised communications you can opt-out by contacting us at the address listed below, by using the unsubscribe link or opt out details provided in the direct marketing communication or in the case of online advertising by changing your browser options in the digital platforms you use such as Google or Facebook.

12. The third parties who assist us in marketing and advertising to you or the device you use may use cookies, pixels or tags, to obtain information about your preferences when you access online platforms, apps or websites other than Kmart's website/apps. Your preferences collected in this manner may be disclosed to us. You can manage your preferences regarding targeted online advertising directly through the digital platforms you use, such as Google or Facebook.

Kmart is working with Google to improve online shopping experience across devices

13. If you are signed into your Google account when you use Kmart Online, then Google may also combine data from your Google account with data about your use of Kmart Online, to help identify you to be shown relevant Kmart advertising online, across your devices. This is done using a Google service called Remarketing with Google Analytics, which links Google Analytics cookies (set by Kmart) with Google advertising cookies (set by Google). Google Analytics helps website owners measure how users interact with website content. For more information:

- About Google advertising cookies and Google Analytics cookies:www.google.com/policies/technologies/types/
- About Google's Privacy Policy:www.google.com/policies/privacy/
- About how Google uses data when you use sites and apps that use Google technologies:www.google.com/policies/privacy/partners/
- On how to opt out of Google Analytics:<https://tools.google.com/dlpage/gaoptout/>
- On how to opt out of Google Ads Personalization: www.google.com/settings/ads

Security and storage

14. Kmart will take reasonable steps to protect the security of your personal information that we hold. We have security measures in place to protect personal information under our control from misuse, interference, loss, unauthorised access, modification or disclosure. For example, Kmart seeks to ensure that personal information held electronically by or for Kmart is held on secured servers in controlled facilities.

Accessing and correcting your information and questions

15. You can request access to your personal information, or request that your information be corrected, by contacting us at the address below.

16. If you have a question about this Policy or wish to make a complaint about the way we have collected, used, held or disclosed your personal information, please contact us at the address below. We may need to contact you for further details.

17. If you wish to make a formal complaint, please make your complaint in writing to our Privacy Officer. We will consider your complaint promptly and contact you to seek to resolve the matter. If we have not responded to you within a reasonable time, you are entitled under the Privacy Act 1988 (Cth) to make a complaint to the Office of the Australian Information Commissioner to resolve that complaint.

How to contact Kmart

18. You can contact us in writing or by email as set out below:
Kmart's Privacy Officer
690 Springvale Road, Mulgrave 3170 VIC Australia
Email: kmartprivacyofficer@Kmart.com.au

How to contact OAIC**Australia:**

Office of the Australian Information Commissioner

Website: www.oaic.gov.au

Phone: 1300 363 992

Changes to this Policy

19. Kmart may update this Policy from time to time. We may let you know of significant changes to this Policy by posting a notification on our website. The current version of this Policy will always be available on our website and was last updated in May 2022.

Kmart - India

Your privacy is important

This Policy describes how we comply with our obligations under Information Technology Act, 2000 ("IT Act") read with the Information Technology (Reasonable Security Practices and procedures and Sensitive Personal data or information) Rules, 2011 of India ("Privacy Rules") and the privacy or data protection laws of other jurisdictions where we operate.

KAS Services India Private Limited is committed to protecting the privacy of personal information. This privacy policy (hereinafter referred to as "Policy") explains how we collect, use and disclose information about our customers, suppliers (and their employees) and people who apply for employment with us. It also explains how to contact us if you have any questions about the management of your personal information or would like to access the personal information we hold about you.

Personal information shall include any sensitive personal information collected in this Policy. Further, the terms 'personal information' and 'sensitive personal information' shall have the same meaning as defined in the Privacy Rules.

Policy

"We", "us", "our" means KAS Services India Private Limited. This Policy describes how we comply with our obligations under the IT Act and the Privacy Rules and the privacy or data protection laws of other jurisdictions where we operate. We may amend this Policy at any time by posting the updated version on our website. We are not responsible for the privacy practices of sites that are linked to this website via hyperlinks, banner advertising or otherwise.

Consent

By submitting your personal information including any and all sensitive personal information to us, you are consenting to the processing of your personal information in India and abroad and to our use of your personal information as set forth in this Policy. If you are submitting personal information of third parties to us, you warrant and represent you have their consent to provide their personal information to us and will hold us harmless from and against claims by such individuals relating to our processing and use of such personal information within the terms of this Policy.

What information do we collect?

Generally, the personal information we collect about customers includes your name, home or work address, delivery address, phone number, payment, credit and billing information, and e-mail addresses. We also collect demographic information, which is not unique to you, such as your postcode, age, gender and shopping preferences, interests and favourites. When you visit our websites, we may also collect information about your computer, including your IP address.

We also collect information about your use of our website using cookies. You can choose to decline cookies, but if you do so, you may not be able to fully experience our online interactive features.

We may also collect additional information about customers, including purchase history, location and preferences, either directly, or through our business partners (including FlyBuys, other companies in the Wesfarmers Group and GE Capital Finance, who administer our store cards).

Your privacy is important

We also collect personal information about:

- suppliers and their employees, including business name and address, contact details, and employee names, birthdates, addresses and working conditions (including hours and salaries, employee's nationality, job title, biometric information, medical information, financial information, including bank account and residency status); and
- potential employees (including names, addresses, contact details, employment and academic histories and the names of their referees).

Ordinarily, customers can purchase goods from us without disclosing personal information, but in this situation, we may not be able to provide you with the full range of services available.

How we collect and hold information

Where it is reasonable and practicable to do so, we collect your personal information from you directly when you purchase products or services from us or enter into arrangements with us or provide feedback/complaints to us. Depending on the product or service we provide to you, we may collect your personal information from third parties. Information about suppliers' employees is usually collected from the supplier. Information about potential employees is usually collected during the recruitment process.

If you are an agent who has, or is entering into, an arrangement to provide products and services on our behalf, we may also collect your personal information from credit reporting agencies. By providing your personal information to us, you confirm that you have reviewed this Policy and consent to the collection and use of your personal information as specified.

We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure. Your personal information is stored on password protected servers located in access controlled secure locations.

Why we collect and how we use information

We collect and use your personal information to:

- sell, hire, deliver, administer, improve and personalise our products and services;
- source products for sale, transport products and ensure our suppliers are compliant with our ethical sourcing policy and applicable labour laws and standards;
- process payments and credit checks, to provide layby (layaway) services and to deal with your feedback or complaints and provide refunds and discounts;
- better understand our customers' requirements and preferences, conduct product and market research, personalise and improve our service and to provide offers that are of greater interest or benefit to you;
- to communicate with you and to operate the customer service centre;
- undertake and administer promotions, competitions, in-store events, marketing activities, direct marketing, database compilation, analysis of trends and demographics and other marketing or promotional activities;
- manage our stores, supply arrangements and inventory and administer our websites;
- protect against fraud and theft;
- complete other transactions with you or on your behalf;
- implementation, administration and management of the employment and related purposes, which may include but are not limited to administration of employee benefits and employment reviews and appraisals;

- recruit and assess future employees (including background checks); and
- maintain and update our records.

From time to time, we may also use your personal information to send you targeted news, offers and promotions of our products and services. If you do not wish to receive these communications you can opt-out by contacting us at the address listed within the contacts section below.

How we disclose your information

We will only disclose information about you to third parties if required by law or legal process, to our advisers or to companies who are responsible for parts of our service delivery to delivery companies, external call centres, suppliers and manufacturers, mail houses, recruitment firms and third-party fulfilment centres.

We may occasionally transfer your personal information, credit information (and credit eligibility information) to organisations located overseas, for example where:

- we use service providers based overseas;
- you have requested a product or service that involves an international element;
- we need to comply with foreign legal or regulatory requirements; or
- an international payment has been made.

How we secure your information

We require overseas recipients to use personal information only for the purpose provided and to implement strict confidentiality and data protection arrangements. Your information may also be stored on computer servers located outside of India. Any offshore disclosures will be to entities located in the United States of America, Australia and the Asia Pacific region (including but not limited to China, Bangladesh, Singapore, Vietnam and Hong Kong).

This Policy is an electronic record in terms of IT Act and the Privacy Rules which mandate publishing of the Privacy Policy on our website.

This website shall use the personal information collected from you in accordance with applicable laws, including but not limited to the IT Act and the Privacy Rules and use the data only for the purpose of completing the transaction or for purposes as may be required under the laws. We protect the personal information provided to us in accordance with the Privacy Rules.

In special circumstances - for example, if we were to sell our business or part of our business - your information may be transferred to potential purchasers and their advisers as part of that sale. From time to time, we may provide aggregated and de-identified information to other business partners for various purposes.

Accessing and correcting your information and questions

You can request access to your information or that your information be corrected by contacting us at the address below.

If you have a question about this Policy or wish to make a complaint about the way we have collected, used, held or disclosed your personal information, please contact us at the address below. We may need to contact you for further details.

If you wish to make a formal complaint, please make your complaint in writing to our Grievance Officer at the below mentioned address. We will consider your complaint promptly and contact you to seek to resolve the matter.

Deletion of your personal information

If you require your personal information to be deleted, please contact the Grievance Officer at the below mentioned address. Do note that in the case of deletion of any personal information which is stored by us for the purpose of providing services to you, the said service may get impacted and we may not be able to render the said services.

Changes to the Privacy Policy

Our business changes constantly and this Policy will change also. We may e-mail periodic reminders of our notices and conditions, unless you have instructed us not to, but you should check our website frequently to see recent changes.

Unless stated otherwise, our current Policy applies to all information that we have about you and your account including but not limited to personal information. We stand behind the promises we make, however, and will never materially change our policies and practices to make them less protective of customer information collected in the past without the consent of affected customers.

Contact**KAS Services India Private Limited**

Grievance Officer

690 Springvale Road, Mulgrave 3170 VIC Australia

AUSTRALIA

Email: privacy@kmart.com.au

Phone: (+61) 1800 124125

Anko - GCC

introduction and purpose

This Policy describes how we comply with our obligations under Information Technology Act, 2000 ("IT Act") read with the Information Technology (Reasonable Security Practices and procedures and Sensitive Personal data or information) Rules, 2011 of India ("Privacy Rules") and the privacy or data protection laws of other jurisdictions where we operate.

KAS Services India Private Limited (Hereinafter referred to as Anko) is committed to protecting the privacy of personal information. This privacy policy (hereinafter referred to as "Policy") explains how we collect, use and disclose information about our customers, suppliers (and their employees) and people who apply for employment with us. It also explains how to contact us if you have any questions about the management of your personal information or would like to access the personal information, we hold about you.

Personal information shall include any sensitive personal information collected in this Policy. Further, the terms 'personal information' and 'sensitive personal Information' shall have the same meaning as defined in the Privacy Rules.

Policy application

country application

Bangalore, India

"We", "us", "our" means Anko.

This Policy describes how we comply with our obligations under the IT Act and the Privacy Rules and the privacy or data protection laws of other jurisdictions where we operate.

We may amend this Policy at any time by posting the updated version on our website.

We are not responsible for the privacy practices of sites that are linked to this website via hyperlinks, banner advertising or otherwise.

Consent

By submitting your personal information including any and all sensitive personal information to us, you are consenting to the processing of your personal information in India and abroad and to our use of your personal information as set forth in this Policy. If you are submitting personal information of third parties to us, you warrant and represent you have their consent to provide their personal information to us and will hold us harmless from and against claims by such individuals relating to our processing and use of such personal information within the terms of this Policy.

What information do we collect?

Generally, the personal information we collect about customers includes your name, home or work address, delivery address, phone number, payment, credit and billing information, and e-mail addresses. We also collect demographic information, which is not unique to you, such as your postcode, age, gender and shopping preferences, interests and favourites. When you visit our websites, we may also collect information about your computer, including your IP address.

We also collect information about your use of our website using cookies. You can choose to decline cookies, but if you do so, you may not be able to fully experience our online interactive features.

We also collect personal information about:

- suppliers and their employees, including business name and address, contact details, and employee names, birthdates, addresses and working conditions (including hours and salaries, employee's nationality, job title, biometric information, medical

- information, financial information, including bank account and residency status); and potential employees (including names, addresses, contact details, employment and academic histories and the names of their referees).

Ordinarily, customers can purchase goods from us without disclosing personal information, but in this situation, we may not be able to provide you with the full range of services available.

How we collect and hold information

Where it is reasonable and practicable to do so, we collect your personal information from you directly when you purchase products or services from us or enter into arrangements with us or provide feedback/complaints to us. Depending on the product or service we provide to you, we may collect your personal information from third parties. Information about suppliers' employees is usually collected from the supplier. Information about potential employees is usually collected during the recruitment process.

If you are an agent who has, or is entering into, an arrangement to provide products and services on our behalf, we may also collect your personal information from credit reporting agencies. By providing your personal information to us, you confirm that you have reviewed this Policy and consent to the collection and use of your personal information as specified.

We take all reasonable steps to protect your personal information from misuse, loss, unauthorized access, modification or disclosure. Your personal information is stored on password protected servers located in access controlled secure locations.

Why we collect and how we use information

We collect and use your personal information to:

- sell, hire, deliver, administer, improve and personalize our products and services;
- source products for sale, transport products and ensure our suppliers are compliant with our ethical sourcing policy and applicable labour laws and standards;
- process payments and credit checks, to provide layby (layaway) services and to deal with your feedback or complaints and provide refunds and discounts;
- better understand our customers' requirements and preferences, conduct product and market research, personalise and improve our service and to provide offers that are of greater interest or benefit to you;
- to communicate with you and to operate the customer service centre;
- undertake and administer promotions, competitions, in-store events, marketing activities, direct marketing, database compilation, analysis of trends and demographics and other marketing or promotional activities;
- manage our stores, supply arrangements and inventory and administer our websites;
- protect against fraud and theft;
- complete other transactions with you or on your behalf;
- implementation, administration and management of the employment and related purposes, which may include but are not limited to administration of employee benefits and employment reviews and appraisals;
- recruit and assess future employees (including background checks); and
- maintain and update our records.

From time to time, we may also use your personal information to send you targeted news, offers and promotions of our products and services. If you do not wish to receive these communications, you can opt-out by contacting us at the address listed within the contacts section below.

How we disclose your information

We will only disclose information about you to third parties if required by law or legal process, to our advisers or to companies who are responsible for parts of our service delivery to delivery

companies, external call centres, suppliers and manufacturers, mail houses, recruitment firms and third-party fulfilment centres.

We may occasionally transfer your personal information, credit information (and credit eligibility information) to organisations located overseas, for example where:

- we use service providers based overseas;
- you have requested a product or service that involves an international element;
- we need to comply with foreign legal or regulatory requirements; or
- an international payment has been made.

How we secure your information

We require overseas recipients to use personal information only for the purpose provided and to implement strict confidentiality and data protection arrangements. Your information may also be stored on computer servers located outside of India. Any offshore disclosures will be to entities located in the United States of America, Australia and the Asia Pacific region (including but not limited to China, Bangladesh, Singapore, Vietnam and Hong Kong).

This Policy is an electronic record in terms of IT Act and the Privacy Rules which mandate publishing of the Privacy Policy on our website.

This website shall use the personal information collected from you in accordance with applicable laws, including but not limited to the IT Act and the Privacy Rules and use the data only for the purpose of completing the transaction or for purposes as may be required under the laws. We protect the personal information provided to us in accordance with the Privacy Rules.

In special circumstances - for example, if we were to sell our business or part of our business

- your information may be transferred to potential purchasers and their advisers as part of that sale. From time to time, we may provide aggregated and de-identified information to other business partners for various purposes.

Accessing and correcting your information and questions

You can request access to your information or that your information be corrected by contacting us at the address below.

If you have a question about this Policy or wish to make a complaint about the way we have collected, used, held or disclosed your personal information, please contact us at the address below. We may need to contact you for further details. If you wish to make a formal complaint, please make your complaint in writing to our Grievance Officer at the below mentioned address. We will consider your complaint promptly and contact you to seek to resolve the matter.

Deletion of your personal information

If you require your personal information to be deleted, please contact the Grievance Officer at the below mentioned address. Do note that in the case of deletion of any personal information which is stored by us for the purpose of providing services to you, the said service may get impacted and we may not be able to render the said services.

Changes to the Privacy Policy

Our business changes constantly and this Policy will change also. We may e-mail periodic reminders of our notices and conditions, unless you have instructed us not to, but you should check our website frequently to see recent changes.

Unless stated otherwise, our current Policy applies to all information that we have about you and your account including but not limited to personal information. We stand behind the promises we make, however, and will never materially change our policies and practices to make them less protective of customer information collected in the past without the consent of affected customers.

Contact

Anko

Grievance Officer

690 Springvale Road, Mulgrave VIC 3170 AUSTRALIA

Email: privacy@kmart.com.au Phone: (+61) 1800 124125

**related resources,
tools and links**

security classification Medium – Low Business (MBLI)

policy owner People and Capability

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