



Simplicity in Living Privacy Policy

Last update 30th August 2015

1. INTRODUCTION

Simplicity in Living wants you to be familiar with how we collect, use and disclose information from and about you because we understand you are concerned about your privacy, and it is important to us that we maintain your trust.

This Privacy Policy applies to information we collect from all sources, including in connection with our website and electronic newsletters (collectively 'Simplicity in Living's Online Services') that link to this Privacy Policy.

This Policy describes Simplicity in Living's collection and use of users' Personal Information. By using the Simplicity in Living's Services, or by providing personal information to us, you agree to the terms and conditions of this Privacy Policy.

We have developed this Policy in accordance with the *Privacy Amendment (Private Sector) Act 2000*, the *Privacy Amendment (Enhancing Privacy Protection) Act 2012*, and the National Privacy Principles.

2. INFORMATION WE COLLECT

Simplicity in Living may collect the following information from and about you:

I Personal Information

'Personal Information' for purposes of this Privacy Policy is information that identifies you as an individual or relates to an identifiable person, such as your name, postal address (including billing and shipping addresses), telephone number, email address or profile picture.

Personal Information From You

We collect Personal Information when, for example, you register for certain services.

At or before the time, or, if that is not practicable, as soon as practicable after, we collect your personal information, we will notify you of the matters required pursuant to Australian Privacy Principle 5 – Notification of the Collection of Personal Information, by providing you with this Privacy Policy, or by notifying you of how you may access this Privacy Policy.



II Other (non-personal) Information

'Other Information' is any information that does not reveal your specific identity, such as browser information, demographic information, and aggregated information collected through technology, which includes tracking information collected by us as well as third parties.

Other Information You Submit

We collect Other Information when you submit it to us. Registration for our online services such as blog commenting may require that you supply certain personal information to register, including a unique email address and demographic information (postcode, age, sex, household income, and occupation).

Other Information We Receive from Third Parties

We may receive Other Information about you from third parties, including, for example, demographic data, information about your interests, and information about your activities on other websites.

Other Information We Collect Automatically When You Are Online

When you access and interact with Simplicity in Living's Online Services, we may automatically collect certain information about those visits. For example, in order to permit your connection to the Simplicity in Living's Online Services, our servers receive and record information about your computer, device, and browser, potentially including your IP address, browser type, browser language, and other software or hardware information. If you access the Simplicity in Living's Online Services from a mobile or other device, we may collect a unique device identifier assigned to that device ("UDID"), geo-location data, or other transactional information for that device.

Simplicity in Living also may use cookies and other tracking technologies (such as browser cookies, pixels, beacons, and Adobe Flash technology including cookies) when you visit or use Simplicity in Living's Online Services. Most browsers are initially set to accept cookies, but you can change your settings to notify you when a cookie is being set or updated, or to block cookies altogether. Please consult the 'Help' section of your browser for more information (e.g., <http://windows.microsoft.com/en-US/windows-vista/Block-or-allow-cookies>).

You can manage the use of Flash technologies with the Flash management tools available at Adobe's website, <http://www.adobe.com/devnet/security.edu.html>. Please note that by blocking any or all cookies you may not have access to certain features or personalisation available through Simplicity in Living's Online Services.



3. HOW WE USE YOUR INFORMATION

We use the Personal Information we collect from and about you for the purposes set out below. Please note that we may use and disclose Other Information for any purpose, except where we are required to do otherwise under applicable law. If we are required to treat Other Information as Personal Information under applicable law, then we may use and disclose it for all the purposes for which we use and disclose Personal Information.

We may combine Other Information with your Personal Information, and when we do, we treat the combined information as Personal Information.

I To provide and manage our services.

We use the information we collect from and about you to provide our services and features to you, including: to fulfill your course bookings, to send you information about your relationship or transactions with us, to measure and improve those services and features, to allow you to comment on content and participate in online promotions, to provide you with customer support, and to respond to inquiries.

II To deliver relevant content and recommendations.

To make your experience more interesting and personalised, we may use any of the Personal and Other Information we collect to assist us in delivering content on any of Simplicity in Living's Online Services.

III To contact you.

Simplicity in Living may periodically send promotional materials, surveys, or notifications related to our services. To help make these materials more relevant to you, we may use and combine any of the Personal and Other Information we collect to assist us in sending you these materials. We may also use your information to contact you, including to respond to your comments, inquiries or requests.

We strictly comply with all applicable laws in Australia dealing with electronic marketing, including:

- (a) the *Spam Act 2003* (Cth), which deals with the sending of unsolicited commercial electronic messages, including emails and SMS;
- (b) the *Do Not Call Register Act 2006* (Cth), regulating unsolicited commercial calling to telephone numbers listed on the national Do Not Call Register;



- (c) the eMarketing Code of Practice, which contains rules and guidelines for the sending of commercial electronic messages. The Code is given legal effect by registration of that Code with the Australian Communications and Media Authority.

If you want to stop receiving these materials from us, please let us know.

IV To protect the rights of Simplicity in Living and others.

Simplicity in Living may use your Personal Information as we believe to be necessary or appropriate in order to: (i) protect, enforce, or defend the legal rights, privacy, safety, or property of Simplicity in Living or our employees, agents and contractors (including enforcement of our agreements and our terms of use); (ii) protect the safety, privacy, and security of users of our products and services or members of the public; (iii) protect against fraud or for risk management purposes; (iv) comply with the law or legal process, including laws outside your country of residence; or (v) to respond to requests from public and government authorities including public and government authorities outside your country of residence.

V Analytics, Log Files and Reading History

We may hire third parties to provide us information, reports and analysis about the usage, browsing patterns of users of Simplicity in Living's Online Services.

In that event, we may gather such information automatically and store it in log files. This information may include Internet protocol (IP) addresses (the region or general location where your computer or device is accessing the Internet), browser type, operating system and other usage information about the use of Simplicity in Living's Online Services, including a history of the pages you view.

In the event that we hire third parties to provide us information, reports and analysis about the usage, browsing patterns of our users, they may independently record the type of device and operating system you are using, and general location information. We will not disclose your Personal Information to any such third party that we may engage.

4. HOW WE SHARE YOUR INFORMATION

Our Disclosure of Information

We may share your Personal Information with non-affiliated third parties when sharing is permitted by you or authorised by this Privacy Policy, including:



I To protect the rights of Simplicity in Living and others

There may be instances when Simplicity in Living may disclose your Personal Information, including situations where we have a good faith belief that such disclosure is necessary in order to: (i) protect, enforce, or defend the legal rights, privacy, safety, or property of Simplicity in Living or our employees, agents and contractors (including enforcement of our agreements and our terms of use); (ii) protect the safety, privacy, and security of users of our products and services or members of the public; (iii) protect against fraud or for risk management purposes; (iv) comply with the law or legal process, including laws outside your country of residence; or (v) to respond to requests from public and government authorities including public and government authorities outside your country of residence.

5. SECURITY

Simplicity in Living uses a combination of administrative, technical, personnel and physical measures to safeguard Personal Information in its possession against loss, theft and unauthorised use, disclosure or modification. However, no one can guarantee the complete safety of your information. If you have reason to believe that your interaction with us is no longer secure please immediately notify us of the problem by contacting us in accordance with the instructions below.

6. CHOICES AND ACCESS

Your Choices Regarding Our Use and Disclosure of Your Personal Information

We give you many choices regarding our use and disclosure of your Personal Information for marketing purposes.

You may opt-out from receiving electronic communications from us (including surveys or notifications), by notifying us by email (nikki@simplicityinliving.com) or following the unsubscribe instructions at the bottom of each newsletter.

How To Access, Correct or Update Your Personal Information

You can access, review, correct and update your Personal Information by contacting us by:

- Email: nikki@simplicityinliving.com
- Post: 20 Rosegum Dr, Goonellabah, NSW 2480, Australia.

For your protection, we may only implement requests with respect to the Personal Information associated with the particular email address that you use to send us your request, and we may need to verify your identity before implementing your request.



We will try to comply with your request as soon as reasonably practicable.

Please note that we may need to retain certain information for recordkeeping purposes and/or to complete any transactions that you began prior to requesting such change or deletion (e.g., when you make a purchase, you may not be able to change or delete the Personal Information provided until after the completion of such purchase or promotion).

7. OUR EMAIL POLICY

Simplicity in Living complies with the *Spam Act 2003* (Cth), which deals with the sending of unsolicited commercial electronic messages, including emails and SMS. We will not send you marketing messages if you have opted out.

You can choose not to receive messages in the future by following the 'unsubscribe' instructions located near the bottom of each newsletter. We will not share, sell, rent, swap or authorise any third party to use your email address for commercial purposes without your permission. If you feel you have received an email from us in error, please contact us by:

- Email: nikki@simplicityinliving.com
- Post: 20 Rosegum Dr, Goonellabah, NSW 2480, Australia.

Survey Email.

We may invite you to participate in user surveys asking for feedback as well as information to better understand our users. User surveys greatly help us to improve our business practices and services.

Any information that we obtain in such surveys will not be shared with third parties, except in aggregate form.

Emails From You.

If you send us an email, we will use your email address to respond directly to your questions or comments.

8. OTHER IMPORTANT INFORMATION

Updates to Privacy Policy.

Simplicity in Living may modify this Privacy Policy.



Any such changes will be posted on this page. If we make a significant or material change in the way we use your Personal Information, the change will be posted on this page thirty (30) days prior to taking effect.

Please look at the Effective Date at the top of this Privacy Policy to see when this Privacy Policy was last revised.

Any changes to this Privacy Policy will become effective when we post the revised Privacy Policy on the Simplicity in Living Online Services. Your use of the Simplicity in Living Online Services or your provision of Personal Information to us following these changes means that you accept the revised Privacy Policy.

I Location of Data.

We will not always store or process your Personal Information in Australia. We may also store, transfer to, or process your Personal Information in a country outside Australia where we have facilities or in which we engage service providers. If we do so, then we will take reasonable steps to ensure the overseas recipient complies with the Australian Privacy Principles. In any event, we will not store, transfer to, or process your Personal Information in a country outside Australia unless we reasonably believe the recipient of the information is subject to a law, or binding scheme, that has the effect of protecting the information in a way that, overall, is at least substantially similar to the way in which the Australian Privacy Principles protect the information.

By using our products and services, you consent to the processing and transfer of information to countries outside of Australia or your country of residence (as the case may be) on the basis stated.

II Data Retention.

We will retain your Personal Information for the period necessary to fulfill the purposes outlined in this Privacy Policy unless a longer retention period is required or allowed by law.

III Collection of Personal Financial Information by a Payment Service.

In some cases, we may use an unaffiliated payment service to allow you to make payments ('Payment Service'). If you wish to make a payment in such a case, you will be directed to a Payment Service webpage. Any information that you provide to a Payment Service will be subject to the applicable Payment Service's privacy policy, rather than this Privacy Policy. We have no control over, and are not responsible for,



any Payment Service's use of information collected through any Payment Service.

8. CONTACT US

For further information, feedback or inquiries regarding the Privacy Policy, or to access your Personal Information, please contact Simplicity in Living by:

- Email: nikki@simplicityinliving.com
- Post: 20 Rosegum Dr, Goonellabah, NSW 2480, Australia.