**LOVEWORLD Australia (ABN 33458388218) Privacy Policy**

**Valid as at April 12, 2019**

LOVEWORLD Australia (ABN 33458388218) is referred to in this document as “LOVEWORLD” or “we” or “us”.

This Policy explains when and why we collect personal information about people who visit LOVEWORLD organisations, websites or web applications, how we use it, the conditions under which
we may disclose it to others and how we keep it secure.

**1. Protection of Your Privacy and Personal Information**

LOVEWORLD is committed to responsible and fair handling of your personal information and takes
the protection of your privacy very seriously. This Privacy Policy sets out how we deal with your personal information, including its collection, use, disclosure and storage, as well as your right
of access.

We may change this Policy from time to time so please check this page occasionally to ensure that you’re happy with any changes.

By using LOVEWORLD organisations, websites (christembassy.org.au and loveworld.edu.au), or web applications, you consent to the collection, use and disclosure of your personal information as set out in this Privacy Policy.

**2. What Personal Information does LOVEWORLD Collect?**

We only collect personal information about you when it is reasonably necessary for our functions and activities. This personal information may include your name, postal address, email address, telephone number, date of birth, racial or ethnical origin, spiritual status and beliefs, bank account, credit card details, and other financial details, job / business, work and education history, and details of your use of our products, services or benefits.

From time to time, you may provide us, and we may collect from you, personal information
of a third party. Where you provide the personal information of a third party, it is your responsibility to ensure that these persons are aware of this Privacy Policy, understand it, and agree to accept it.

You do not have to provide us with any personal information, however, if you do not do so, we may not be able to provide you with our services or do so as effectively as you may desire.

**3. How LOVEWORLD Collects Personal Information**

LOVEWORLD will only collect your information by lawful and fair means. We may collect personal information in a range of ways, including:

- When you provide it directly to us, for example, by submitting it to us via our website,
via any electronic or paper forms you submit to us, or by you providing information to our representatives by telephone, email, Live Chat or any social media networks through which you liaise with us;

- In the course of providing you with a requested product, service or benefit;

- From third party service providers, business partners, including, without limitation, commercial associates;

 - From publicly available sources;

- From electronic tagging mechanisms such as cookies;

- From our records of your use of our service(s); and

 - When we are required to do so by law, for example, when we are required to verify
your identity from certain documents before supplying a product, service or benefit to you.

**4. Why LOVEWORLD Collects, Uses and Discloses Personal Information**

LOVEWORLD will use the personal information it collects for the purpose disclosed at the time
of collection, or otherwise as set out in this Privacy Policy. We will use our best efforts to ensure your information remains private and is used only for the purposes you agree to. LOVEWORLD will not use your personal information for any other purpose without first seeking your consent, or where authorised or required by law.

LOVEWORLD collects, uses and discloses personal information about you in order to supply
our products, services or benefits to you, or for related purposes, for example:

- Billing for your use of our services; administering your use of our products,
services or benefits;

 - Doing anything we are required to do by law or on the direction of a relevant authority, including assisting in connection with legal proceedings, crime or fraud protection,
detection and prosecution;

 - Business planning and product development;

 - Informing you about problems with our products, services or benefits;

 - Informing you about ways our products, services or benefits, or your use of our products, services or benefits, can be improved;

 - Reviewing and improving our products, services or benefits;

- Providing you with marketing and promotional material, including by direct marketing
(see 6, below), information about other products and services, including products and services provided by our commercial associates (unless you tell us that you opt-out of the use of your personal information for these purposes, as detailed below);

- Receiving professional advice, such as legal or financial advice;

- Cooperating with other LOVEWORLD churches around the world.

We may also disclose your personal information to third parties who work with us in our business (located in Australia or overseas) including, without limitation, any of our commercial associates, suppliers and business partners, agents, consultants, professional advisers to help provide,
promote or improve the products, services or benefits we provide, or where authorised or required to do so by law. For example, we may disclose your personal information to:

- Church administrative structures set up by Rev. (Dr.) Christian Oyakhilome;

 - Our information technology suppliers; and

- The Australia and New Zealand Bank (hereafter referred to as ANZ), as set out in 5 below. LOVEWORLD may also disclose personal information in circumstances where it is authorised or required to do so by law, and in circumstances where we consider it is appropriate
to do so in order to ensure laws are complied with, for example, to reduce the occurrence
of fraud.

**5. Use of Your Personal Information by ANZ**

LOVEWORLD engages ANZ to supply banking and financial services to us. These include merchant facilities which allow us to process electronic transactions, including credit and debit card transactions.

In order for you to use the electronic transaction facilities that we make available in connection with our services, some of your personal information will be supplied to ANZ. In some circumstances, information you supply will be collected directly by ANZ, and will not be disclosed or available to us. ANZ may be required by law to collect and disclose personal information about you, for example, under counter terrorism and anti-money laundering legislation.

ANZ may disclose your personal information to its service suppliers and companies and organisations with a commercial relationship with ANZ, or to other organisations or authorities it is authorised
or required by law to disclose to.

You may request access to information held about you by ANZ by contacting ANZ (http://www.anz.com.au).

**6. Direct Marketing**

We may also use and disclose your personal information to send direct marketing to you from
us and/or from third parties including, without limitation, social networking sites, our related bodies corporate, commercial associates, suppliers and business partners, agents, consultants, professional advisers, who work with us to help provide, promote or improve the products, services or benefits we provide. The direct marketing may relate to the products, services and benefits we provide
or the products, services or benefits of other parties or to keep you informed of new developments we believe may be of interest to you. You may opt-out of receiving this direct marketing through the unsubscribe function that will be made available to you with each direct marketing communication, SMS, e-mail or calling our communications hotline on 0397921009.

**7. Use of Cookies**

We may obtain information about your general internet usage by using cookies. A cookie is a text file, which is generated by your internet browser and stored on the hard drive of your computer.
Cookies help us monitor how visitors are using our website and allow us to improve our site
and to deliver a more personalised web experience. Some of the cookies we use are essential
for the site to operate, whereas others are aimed at enhancing and personalising your user experience.

Information collected via cookies may also be used for providing you with marketing and promotional material when you use the internet. You can control your cookies in your internet browser’s settings.

**8. Links to Other Websites**

LOVEWORLD websites and web applications may contain links to other websites run by other organisations. This privacy policy applies only to LOVEWORLD services‚ so we encourage you to read the privacy statements on the other websites you visit. We cannot be responsible for the privacy policies and practices of other sites even if you access them using links from LOVEWORLD websites.
In addition, if you linked to a LOVEWORLD website from a third-party site, we cannot be responsible for the privacy policies and practices of the owners and operators of that third-party site and recommend that you check the policy of that third-party site.

**9. How does LOVEWORLD Store and Protect Personal Information?**

LOVEWORLD stores personal information in a combination of computer storage facilities, paper-based files and other records. In doing so, we have taken steps to protect your personal information from misuse, interference and loss, and unauthorised access, modification or disclosure.

All members, associates, and employees of LOVEWORLD are instructed NOT to disclose any information about LOVEWORLD, its members, associates, and employees to anyone and any organization without the express authorization of the Senior Pastor. If they do, they will be held directly liable for the consequence(s) of their action(s) whenever such consequence(s) arise.

Additionally, LOVEWORLD takes reasonable steps to destroy or de-identify personal information when the organization no longer needs it.

The internet is not a secure method of transmitting information. Accordingly, we cannot and do not accept responsibility for the security of information you send to or receive from us over the internet, or for any unauthorised access or use of that information.

**10. How long does LOVEWORLD Store Personal Information?**

LOVEWORLD retains your Personally Identifiable Information for as long as necessary to fulfil the purpose for which you gave it or for any legal or business purpose. When LOVEWORLD no longer requires your information for any reason, we will do all we reasonably can to destroy it, delete it,
or convert it to anonymous form.

**11. Storing and Transferring Personal Information Abroad**

LOVEWORLD may disclose some of your personal information to organisations outside Australia, including but not limited to Nigeria, UK, Canada, USA, and South Africa, for the purposes described above. Some of these countries may not have the same or substantially similar privacy laws as those set out in this Privacy Policy. We may not require organisations to which we disclose personal information in those countries to comply with similar privacy laws, and accordingly your personal information may not receive the same protections that it would in Australia.

By providing your personal information to us, you consent to our disclosure of your personal information to organisations in those countries even though it may not receive the same protections that it would in Australia. You may request us not to transfer your personal information
to the countries listed above, but if you do so we may not be able to provide you with the products, services or benefits you have requested from us.

**12. How You can Access and Correct Your Personal Information**

LOVEWORLD will take reasonable steps to keep personal information it collects, uses and retains about you accurate and up-to-date. This may include periodically requesting your confirmation
of the accuracy of the information we hold about you. If there are any errors in the personal information we hold about you, or if you tell us that any of your personal information has changed (for example, your address or phone number), we will correct and update the information we hold about you.

At your request, we will provide you with details of any personal information which we hold about you, unless an exception by law applies. We may charge a fee for retrieving this information,
in which case we will inform you of the fee and obtain your agreement to that fee before providing the information.

Please send an email to contact@christembassy.org.au or info@loveworld.edu.au if you would like
to access or correct details of your personal information that LOVEWORLD holds.

**13. How to Contact Us or Make a Privacy Complaint**

If you have any questions about this Privacy Policy, if you wish to update information we hold about you or if you wish to make a complaint about our collection, use or disclosure of your personal information under this Privacy Policy, please contact:

Executive Pastor (Administration)

LOVEWORLD Australia

11 / 1 – 11 Bryants Road

Dandenong VIC 3175

or

**Email:** contact@christembassy.org.au or info@loveworld.edu.au

or

**Tel:** 0397921009

We will do all we possibly can to acknowledge and respond to complaints within 30 days.
The response will confirm whether there has been a breach. We acknowledge that breaches may arise from unauthorized:

* Use
* Disclosure
* Access
* Modification, deletion, or loss

of your data with us. In the event of a breach, the response we provide will detail information on what action is being taken to rectify the breach, how similar breaches will be prevented in the future
and if there are any actions you should take to minimise the impact of any such breach.

Should you deem the resolution as unsatisfactory, or if there is failure to respond within the 30-day timeframe, a request to review the complaint and resolution can be made. If you remain unsatisfied, you can visit the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au
to lodge a further complaint.