

Business Conveyor Belt Privacy Policy

1. About this Policy

This Privacy Policy explains how **Business Conveyor Belt** (“BCB”, “we”, “us” or “our”) collects, uses, discloses, and protects personal information when you use our cashflow forecasting and financial planning platform (“Platform”). **BCB is a business name of KPI Targets Pty Ltd (ABN 37 675 635 113)**, an Australian-based software-as-a-service provider that offers forecasting, analytics and planning tools to business users. We respect your privacy and manage personal information in an open and transparent way consistent with the *Privacy Act 1988 (Cth)* and the Australian Privacy Principles (APPs).

By accessing or using the Platform, you agree that you have read and understood this Privacy Policy. This Policy forms part of our Terms and Conditions and our User Agreement. BCB may update this Policy from time to time; any changes take effect when we publish the revised version on our website or notify you otherwise.

2. Scope and Application

This Privacy Policy applies to all personal information we collect about individuals who access or use the Platform, visit our websites, contact us, or otherwise interact with us. The Policy does not apply to information that has been de-identified so that it no longer relates to an identifiable individual. Our Platform is intended for **business use only**; we do not knowingly provide services to individuals acting as consumers or for personal, domestic or household use.

3. Personal Information We Collect

BCB collects only the personal information necessary to provide and support the Platform. We collect information in three broad categories:

3.1 Information you provide to us

When you register for or use the Platform, we may collect:

- **Account details:** your name, job title, company name, Australian Business Number (ABN), business address and contact details.
- **Login credentials:** username, password and authentication information.
- **Payment information:** billing address and payment method details when you purchase paid services.
- **Communications:** any correspondence with us, including support requests and feedback.

Providing personal information is voluntary, but if you choose not to provide certain information we may be unable to provide you with some features of the Platform.

3.2 Information from third-party platforms (read-only integrations)

Our Platform allows you to connect third-party services (such as accounting software or banking platforms) via application programming interfaces (APIs). These integrations are strictly **read-only** – BCB does not write, modify, delete or push data back to third-party systems. When you authorise a connection, we may collect information such as transactional data, account balances and financial metrics to enable forecasting and analytics. We do not control the accuracy, completeness, timeliness or availability of third-party data and rely on you to ensure that data from those services is correct. You can disconnect integrations at any time.

3.3 Other information we collect

When you use our websites or Platform we may also collect:

- **Usage and log data:** information about how you use the Platform, including features used, pages visited, IP address, browser type and device identifiers.
- **Cookies and similar technologies:** small data files used to recognise repeat visitors, remember preferences, and measure the effectiveness of our communications. You can manage cookies through your browser settings, but disabling cookies may affect your experience.

4. How We Use Personal Information

We use personal information for the following purposes:

- **Providing and operating the Platform:** to create and manage accounts, authenticate users, deliver forecasting and analytics, and facilitate integrations.
- **Improving our services:** to monitor performance, develop new features, analyse usage trends and enhance user experience.
- **Communication:** to respond to enquiries, provide support, send service-related notices and administrative messages, and inform you of changes to our terms or policies. (*We do not engage in unsolicited direct marketing.*)
- **Legal and compliance:** to comply with applicable laws, regulations, industry standards and our contractual obligations; to prevent or detect fraud, security breaches or misuse; and to enforce our agreements.
- **Analytics and insights:** to create aggregated, anonymised data from personal information for purposes such as benchmarking, analytics, research and improving the Platform, using automated data analysis and modelling techniques (including the use of artificial intelligence). Such aggregated data does not identify you or any individual.

We only use personal information for the purposes for which it was collected or for related purposes that you would reasonably expect. We will obtain your consent before using personal information for any other purpose, unless we are permitted or required by law to do so without consent.

5. Disclosure of Personal Information

5.1 Service providers and partners

We may disclose personal information to third parties that assist us in operating our business and providing the Platform, such as cloud hosting providers, payment processors, professional advisers, or analytics services. We use reputable third-party cloud service providers to host our Platform and store data. These service providers may be located within or outside Australia. We only disclose the information they need to perform their services, and we require them to protect personal information to at least the same standard that we do. We do not sell personal information to marketing or advertising companies.

5.2 Third-party platforms and data sources

When you connect a third-party service via a read-only integration, you instruct BCB to obtain data from that service on your behalf. We may share minimal personal information (such as unique identifiers or access tokens) with the third-party platform solely to facilitate the connection. Those platforms are independent of BCB and subject to their own privacy and security practices. We are not responsible for third-party outages, errors, API changes or data inaccuracies.

5.3 Cross-border disclosure

Our servers and service providers may be located outside Australia. Before disclosing personal information overseas, we will take reasonable steps to ensure that the overseas recipients do not breach the APPs in relation to the information. By using the Platform, you consent to the transfer of your information outside Australia for the purposes described in this Policy.

5.4 Legal obligations and corporate transactions

We may disclose personal information where required or permitted by law – for example, to regulators, courts, law enforcement or government agencies. We may also disclose personal information in connection with a merger, acquisition, restructuring, sale of assets or insolvency. Where possible, we will ensure appropriate confidentiality protections and notify you of any change of ownership or control of your personal information.

6. Data Quality and Accuracy

BCB takes reasonable steps to ensure that the personal information we collect, use or disclose is accurate, up-to-date, complete and relevant for the purposes for which it was

collected. You are responsible for ensuring that information you provide to us (including data sourced from third-party platforms) is accurate. Where practicable, we may provide tools for you to review and correct your personal information.

7. Data Security

We implement technical and organisational measures designed to protect personal information from misuse, interference and loss, and from unauthorised access, modification or disclosure. Measures include encryption, access controls, secure coding practices, regular security testing and staff training. We restrict access to personal information to personnel and service providers who **need** that information to perform their duties. Despite these safeguards, no method of transmission or storage is completely secure; we cannot guarantee absolute security. You are responsible for maintaining the confidentiality of your account credentials.

8. Retention and Destruction

We retain personal information only for as long as needed to fulfil the purposes described in this Policy or as required by law. Once personal information is no longer needed for any lawful purpose, we will take reasonable steps to destroy or de-identify it. This includes deleting personal information from our systems and requiring third-party service providers to do the same, except where we are required by law to retain it.

9. Access and Correction

You may request access to personal information we hold about you, and request corrections if you believe it is inaccurate, incomplete or out-of-date. To make a request, please contact us using the details below. We will respond within a reasonable period and may require proof of identity. In certain circumstances permitted by law, we may refuse access or correction; if we refuse, we will provide written reasons and explain how you may lodge a complaint.

10. Complaints and Enquiries

If you have a question, concern or complaint about how we handle personal information, please contact us using the details below. We take all privacy complaints seriously and will respond promptly. If you are not satisfied with our response, you may lodge a complaint with the Office of the Australian Information Commissioner (OAIC) or seek other remedies under the *Privacy Act 1988 (Cth)*.

11. Changes to this Policy

We may amend this Privacy Policy from time to time to reflect changes in the law, our practices or the features of the Platform. The most current version will always be available on our website and will supersede any prior versions. If we make material changes, we will take reasonable steps to notify you (for example, by posting a notice on our website or

contacting registered users). Your continued use of the Platform after publication of an updated Policy constitutes your acceptance of the changes.

12. Contact Us

If you have any questions or requests relating to this Privacy Policy or your personal information, please contact us at:

Company name: KPI Targets Pty Ltd trading as Business Conveyor Belt

ABN: 37 675 635 113

Address: Nexus Business Precinct, Building 2, Level 2, Suite 2.05, Mulgrave, Victoria 3170, Australia

Email: support@bcbelt.com

If you believe that we have not handled your information in accordance with the *Privacy Act 1988 (Cth)* or the APPs, please notify us so we can investigate and resolve your concern. You may also contact the OAIC via oaic.gov.au or by telephone on **1300 363 992**.
