

## **Privacy Policy Statement**

On December 21, 2001, new legislative provisions came into force within Australia which govern the way organisations hold and handle personal information.

NETSTYLE DESIGNS respects your privacy and is committed to protecting your personal information. NETSTYLE DESIGNS has published this Privacy Policy Statement in order to demonstrate its firm commitment to privacy and to comply with the Privacy Act and the National Privacy Principles.

By submitting an online order form, or by using NETSTYLE DESIGNS's service, Customer hereby agrees to the following Privacy Policy. Customer agrees that it shall comply with and require its end users to comply with this Privacy Policy, NETSTYLE DESIGNS's Terms of Service (TOS), NETSTYLE DESIGNS's Acceptable Use Policy (AUP), and NETSTYLE DESIGNS's No-Spam Policy (NSP). In this document, the word "Agreement," with a capital "A," refers to the TOS, the AUP, the NSP, and the Privacy Policy collectively.

### **1. Introduction.**

NETSTYLE DESIGNS respects the privacy of every individual who visits its Web sites and uses its services. This privacy statement provides notice of the standards and terms under which NETSTYLE DESIGNS protects the privacy of information supplied by visitors to sites on the World Wide Web that are owned and operated by NETSTYLE DESIGNS including <http://netstyledesigns.com.au>. This privacy statement provides notice of our information collection practices and of the ways in which your information may be used. This policy may change from time to time, so please check back periodically to review this information.

### **2. Personally Identifiable Information.**

NETSTYLE DESIGNS typically receives specific data about its Web site visitors only when such information is provided voluntarily, such as when our visitors request information, purchase or enroll for services, provide resume information for employment opportunities, or send us e-mail. Of course, some of these activities require that you give us information, such as when you make a purchase, use a credit card or electronic payment service to pay for NETSTYLE DESIGNS services, submit your resume, or request certain types of information.

### **We collect the following types of information about you.**

#### Contact Information

- Name
- Company
- Postal Address
- City
- State
- Country
- Post code
- Email address

- Telephone number
- Fax number
- Internet domain name

When you provide personally identifiable information to NETSTYLE DESIGNS through one of our Web sites, it will be used to fulfill your specific request. However, NETSTYLE DESIGNS reserves the right, in its discretion, to send you bulletins and other important information about your NETSTYLE DESIGNS services.

NETSTYLE DESIGNS does not store your personally identifiable information online.

NETSTYLE DESIGNS will not sell, trade, or otherwise disclose your personally identifiable information unless we are authorised or legally required to do so, or in the case of imminent physical harm to any person.

### **3. Credit Card Payments via Payecom Pty Ltd.**

NETSTYLE DESIGNS utilises the services of the e-Path Credit Card Payment Gateway (<http://e-path.com.au>). e-path does not permanently store any information relating to any of the data entered into it when you authorise payment by credit card. Please see our **Credit Card Non Storage Practice (CCNSP)** below.

### **4. Non-Personally Identifiable (Generic) Information.**

In general, NETSTYLE DESIGNS gathers some generic information automatically. Generic information does not reveal the identity of the visitor. It usually includes information about the Internet address assigned to your computer, the number and frequency of visitors, and the NETSTYLE DESIGNS sites visited. NETSTYLE DESIGNS gathers this information for the limited purpose of determining customer service and Web site needs. We accomplish this by using certain technologies, including "cookies" (a technology that can be used to provide the visitor with tailored information about NETSTYLE DESIGNS services). NETSTYLE DESIGNS does not combine information collected in this way with any personally identifiable information. You can set your Web browser to notify you when you receive a cookie and you can refuse it. However, refusing some cookies may make it impossible to use or navigate the NETSTYLE DESIGNS Web site properly.

### **5. Your NETSTYLE DESIGNS Hosted Web Site**

Information that you disclose in a public space, including on any bulletin board, chat room, or Web site that NETSTYLE DESIGNS may host for you as part of your NETSTYLE DESIGNS services, is available to anyone else who visits that space. NETSTYLE DESIGNS cannot safeguard any information you disclose in these locations. Additionally, NETSTYLE DESIGNS Web sites may contain links to sites that belong to third parties unrelated to NETSTYLE DESIGNS. NETSTYLE DESIGNS cannot protect any information you may disclose at these sites and recommends that you review the privacy policy statements of those sites you visit.

### **6. Exceptions and Limitations.**

Notwithstanding the foregoing and in compliance with applicable laws, NETSTYLE DESIGNS (i) cooperates fully with state, local, and federal officials in any investigation relating to any content (including personal or private electronic communications transmitted to NETSTYLE DESIGNS) or purported unlawful activities of any user of the NETSTYLE DESIGNS Service, and (ii) takes reasonable measures to protect its proprietary rights. For the

limited purposes of accomplishing such cooperation and measures and in compliance with applicable laws, NETSTYLE DESIGNS may be required to disclose personally identifiable information.

In addition, NETSTYLE DESIGNS may elect to monitor the areas of communication of any kind (i) to satisfy any law, regulation, or government request; (ii) if such disclosure is necessary or appropriate to operate NETSTYLE DESIGNS's business; or (iii) to protect the rights or property of NETSTYLE DESIGNS or others.

**7. Sale or Transfer of NETSTYLE DESIGNS's Stock or Assets.**

In connection with the potential or actual sale or transfer of any of its interest in <http://netstyledesigns.com.au> and other sites owned by NETSTYLE DESIGNS, and any of the assets or stock of NETSTYLE DESIGNS, NETSTYLE DESIGNS reserves the right to sell or transfer your information (including, but not limited to, name, address information, and other information you provided to NETSTYLE DESIGNS) to a third party that (i) concentrates its business in Web hosting or communication products or services; (ii) agrees to be NETSTYLE DESIGNS's successor in interest with regard to the maintenance and protection of information collected and maintained by NETSTYLE DESIGNS; and (iii) agrees to the obligations of this privacy statement. To the extent it is practicable to do so, this paragraph shall also apply in the event of any bankruptcy proceedings involving NETSTYLE DESIGNS.

In the event that NETSTYLE DESIGNS plans to transfer your information to a third party incident to a potential or actual sale of any of NETSTYLE DESIGNS's assets or stock, or incident to any bankruptcy proceedings involving NETSTYLE DESIGNS, NETSTYLE DESIGNS will:

- Notify you by e-mail, at the e-mail address then on file for your account, at least thirty (30) days prior to the transfer taking place; and
- Give you the opportunity to decide whether you wish for your information to be transferred to the third party. Please note, however, that if you choose not to allow your information to be transferred to the third party, you may have to terminate or cancel your service with NETSTYLE DESIGNS. At the time of providing notice to you of the upcoming transfer of information to a third party, NETSTYLE DESIGNS will tell you whether you will have to terminate or cancel your service, should you decide not to allow NETSTYLE DESIGNS to transfer your information to the third party.

**8. Applicable Laws.**

AS A MATERIAL CONDITION OF USING THIS WEB SITE OR NETSTYLE DESIGNS, HOSTING SERVICES, OR BOTH, CUSTOMER AND NETSTYLE DESIGNS AGREE THAT THE USE OF THIS SITE IS BOUND AND GOVERNED BY THE LAWS OF AUSTRALIA, REGARDLESS OF WHERE CUSTOMER MAY RESIDE, ACCESS THE INTERNET, OR CONDUCT HIS, HER, OR ITS BUSINESS.

MOREOVER, CUSTOMER ACKNOWLEDGES AND AGREES THAT NETSTYLE DESIGNS RECEIVES AND STORES PERSONALLY IDENTIFIABLE INFORMATION ON SERVERS LOCATED EITHER WITHIN AUSTRALIA OR THE UNITED STATES OF AMERICA. FURTHERMORE, CUSTOMER ACKNOWLEDGES AND AGREES TO SUCH FLOWS OF HIS OR HER PERSONALLY IDENTIFIABLE INFORMATION

ACROSS BORDERS FROM HIS OR HER COUNTRY TO AUSTRALIA OR THE UNITED STATES OF AMERICA.

SPECIAL NOTICE TO CUSTOMERS LOCATED OUTSIDE AUSTRALIA AND THE UNITED STATES OF AMERICA.

NETSTYLE DESIGNS's Web site and services are operated by NETSTYLE DESIGNS, an Australian business existing in the State of NSW, Australia. NETSTYLE DESIGNS's site and services can be accessed by visitors and customers from countries around the world. Such countries may have differing laws with respect to Internet communications, the formation of contracts, consumer protection issues, privacy, and the transfer of personally identifiable information.

#### **9. Changes in this Privacy Statement.**

If we decide to change our privacy policy, we will post those changes in this privacy statement, and in other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.

We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you here, or by means of a notice via email.

#### **10. Contact Us.**

If you have any questions or suggestions regarding our privacy policy, please contact us at: admin@netstyledesigns.com.au or at our postal address:

NETSTYLE DESIGNS  
PO Box 1995  
GRIFFITH NSW 2680  
AUSTRALIA

#### **11. Access to Personally Identifiable Information.**

If your personally identifiable information changes, or if you no longer desire our service, please contact us at admin@netstyledesigns.com.au.

#### **12. Sharing of Information.**

NETSTYLE DESIGNS website does not collect the names, contact details and/or any personal information from any specific visitor to this website without the consent of the said visitor.

Particulars and details contained in information sent to NETSTYLE DESIGNS from any sections on this website remain confidential and protected.

#### **13. Credit Card Payment Gateway & Credit Card Non Storage Practice (CCNSP)**

NETPORTS utilises the payment gateway service from E-PATH PTY LTD. Your details are not permanently stored in any database or in anyway with e-Path. Please see our [Credit Card Non Storage Practice \(CCNSP\)](#) that follows:

## **Credit Card Non Storage Practice (CCNSP)**

Netstyle Designs accepts credit card payments for services on this website. We utilise the [e-Path credit card payment gateway](#) to facilitate the accepting of your credit card charge authorisation online.

There is NO permanent storing of your credit card data or transaction history online with either e-Path or Netstyle Designs.

Once Netstyle Designs is in receipt of your credit card charge authorisation, as far as the internet is concerned it is as if the transaction never occurred. Nothing exists in any database on any web-server pertaining to your credit card numbers or details of your transaction. No names, no credit card numbers, no credit card expiry dates, no amounts, nothing is permanently stored online.

This is very different to almost every other web hosting company where details from your credit card transaction will be permanently stored on web servers on the internet, either by them themselves or by their "real time" payment gateway. Indeed, with most you can even "log in" to update your credit card numbers online - proof your credit card details are being permanently stored on a web server accessible on the internet.

It is a fact that no matter how good the security, when data is permanently stored on web servers and accessible online it can never be guaranteed 100% safe. In fact a large portion of credit card fraud in the world today can be directly attributed to the storing of credit card details within "secure" databases on web servers. The cost of credit card fraud runs into over \$600 million USD per year and it is on the rise.

Subsequently, the **Payment Card Industry Data Security Standards** were developed by a consortium of credit card providers including Visa, Master Card and American Express, primarily to produce and enforce new tougher laws designed to reduce risks associated with online credit card transactions. The organisation is known as the **Payment Card Industry Data Security Council**.

Recent new rules as released by the Payment Card Industry Data Security Council, the standard known as the PCI DSS (Payment Card Industry Data Security Standard), state, amongst other things, that if credit card data is being captured and permanently stored in databases on web servers then **PCI DSS certification** is required. Without proper PCI DSS compliance credit cards can not be permanently stored on web servers. Any company or individual doing so now risks heavy fines and the suspension of their merchant account facility by their bank. Any merchant services department of any bank will confirm this as will Visa Asia Pacific, Master Card, American Express, etc..

There is no escaping the need to comply with these new requirements. Anyone who attempts to capture and store credit card details online may be liable under the new laws. For example, the small website owner who runs a basic shopping cart on a shared web server that captures and stores credit card details from their customers may now be genuinely taking an enormous risk as is anyone who asks their customers to send credit card details by normal email.

Web designers, webmaster, webhosts and anyone involved with creating, designing,

producing or operating a website that captures and stores credit card data online without PCI DSS compliance may also be deemed responsible.

If you are currently accepting credit cards online by a method that you may suspect is not compliant to the new rules of the PCI DSS, we suggest you urgently make contact with your merchant account facility provider (your bank) to confirm things.

The PCI DSS is not a law; however, it is enforceable by the credit card companies through contractual penalties or sanctions. Implications of non-compliance can be severe. This new standard has teeth!!

Netstyle Designs is committed to ensuring our customers benefit from services that are of the highest possible standard. Ensuring the security and confidentiality of customer credit card data is an extension of this priority..

Our use of the e-Path [credit card payment gateway](#) means that when you purchase a service from Netstyle Designs using your credit card, you are dealing with an organisation that provides unparalleled levels of security, in that not one single snippet of information about your credit card will be permanently stored on the internet.

Despite e-Path being a manual system it is arguably one of the safest and most [secure credit card payment gateways](#) currently in the world today. A bold claim indeed but backed up by simple logic - that there is no better security or protection for credit card data on the internet than for it not to exist on the internet - **if it doesn't exist it can't possibly be stolen!!**

We are proud to be taking the lead role within the hosting industry here in Australia in making a highly positive contribution to assisting the Payment Card Industry Data Security Council in working towards eliminating risks that directly lead to credit card fraud.

With Netstyle Designs your highly confidential and private credit card details will NOT be left permanently stored in a database on a web server accessible on the internet.

See:

» [About e-Path Security](#)

» [The Payment Card Industry Data Security Council](#)

Our use of the e-Path service is another way NETSTYLE DESIGNS is providing our customers with significantly superior protection.