



CREDIT APPLICATION PRIVACY POLICY

Fertpro Manufacturing PTY LTD
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1. Overview

This Policy describes how FertPro Manufacturing Pty Ltd ACN 601 926 569 and any subsidiary or associated entity and as trustee (**we** or **us**) handles your information (including information gathered by our website) and how to get in contact if you have any questions about how we manage your information. For details on how we manage credit-related information, check our Credit Reporting Policy.

In response to changes in the law and to keep up with best practices, we may change this Policy from time to time. Check our website for the most current version. Alternatively, we will provide a free copy of this Policy if you contact our Privacy Officer (contact details below).

By providing information to us after reading this Policy you acknowledge and consent to our collection, use and disclosure of your personal information as set out in this Policy.

2. Personal Information

“Personal Information” is information or an opinion, whether true or not, and whether recorded or not, about an individual who can be identified.

What personal information we collect and hold depends on how and why we obtain the information. The details we collect from a Customer will be different to the details we collect from a supplier, or a potential employee.

The types of personal information we collect and hold include:

- a) your name and title;
- b) your date of birth;
- c) government identification (such as drivers licence numbers and ABNs);
- d) your address, phone number and other contact details;
- e) your employment history and qualifications;
- f) your IP address;
- g) records of your contact with us (including what was said or done);
- h) records of your applications with us;
- i) details on your use of our products; and
- j) banking details (including credit card or debit card information).

You do not have to provide this information, but if you do not we may not be able to process your application, give credit, deliver products or otherwise do business with you.

3. Sensitive Information

“Sensitive Information” means information about a person’s:

- a) racial or ethnic origin;
- b) political opinions and membership;
- c) religious and philosophical beliefs and affiliations;
- d) membership of an association or union;
- e) sexual preferences and practices;
- f) criminal record; and
- g) health and genetics.

We do not usually collect sensitive information. If we must collect sensitive information about you we will obtain your consent (unless otherwise required by law).

4. Government Related Identifiers

“Government related identifiers” are things like tax file or driver’s licence numbers. We only collect, use or disclose identifiers to verify your identity for our business purposes (unless otherwise required by law). We do not use them to identify you or your information.

5. Anonymity

You can use a pseudonym or deal with us anonymously. If you do so we will not link those dealings to your personal information.

However, we may be prevented from certain dealings with you if we cannot identify you. For example, we cannot supply products to you without your name and address. There are also some situations where by law we can deal with a person only if they identify themselves.

6. Collection

We will always collect your personal information according to the Privacy Act and the Australian Privacy Principles.

Whenever practical we will collect your personal information directly from you. This could be through you:

- a) submitting information through our website ;
- b) dealing with us face-to-face;
- c) sending us a letter, fax or email;
- d) calling us by telephone;
- e) entering one of our promotions;
- f) subscribing to any of our newsletters;
- g) making an application; or

- h) visiting our website.

Sometimes we hire other persons to provide services and they may collect information on our behalf. We may collect your information from publicly available records or third parties, including from:

- i) your employer;
- j) an individual or entity who may be providing services on our behalf; and
- k) a trade referee or credit reporting body.

7. Website

Our website is subject to our Terms and Conditions of Use. Other websites may be available on our website through hyperlinks – they are not subject to our Policy. If you want to know whether the other sites are suitable you should review their privacy policies before using them.

When you access our website our computers automatically collect the unique network (or IP) address of your computer. An IP address can be used to determine the general location of a computer. We may also collect and hold details of the computer that accessed our website (for example, an iPhone using Safari) to improve our technical support. We do not use IP addressed to identify persons. We also use “cookies” to collect information about your visit. A “cookie” is a small file that records the way you use our website. It is how our website can remember you on a return visit. You do not have to accept cookies but turning them off may reduce our website’s functionality.

To the maximum extent permitted by law we refuse responsibility for the security of information you send to or receive from us over the internet or for the unauthorised access or use of that information.

8. Unsolicited Information

Unless needed for business purposes or required by law, we will destroy or de-identify all unsolicited personal information about you that we receive.

9. Purpose

We will only collect, use, and disclose personal information:

- a) for the purpose disclosed at the time of collection;
- b) that you have consented to provide; or
- c) as described in this Policy.

We only collect, use, and disclose personal information for our business purposes (or as required by law) such as:

- d) supplying products;
- e) managing payments;
- f) managing customers relationships;

- g) responding to enquiries;
- h) assessing applications and/or guarantees;
- i) credit checks and reporting;
- j) dealing with insurance claims;
- k) managing complaints;
- l) marketing; and
- m) debt recovery.

We may use or disclose your information for another related purpose. For example, we may use your information to recommend other products. We will only do this with your consent or if you would expect us to do so.

10. Third Party Disclosure

We may disclose your personal information to related bodies corporate and third parties for business purposes. Third parties include:

- a) our suppliers and contractors;
- b) insurers;
- c) lawyers and accountants;
- d) debt collectors;
- e) your guarantors;
- f) credit reporting bodies;
- g) finance providers; and
- h) government authorities.

Our third parties must comply with the Privacy Act and APPs. They will collect, use and disclose your information for our purposes only.

11. Direct Marketing

Direct marketing is communicating directly with you to promote our products to you. We may use and disclose your personal information to tell you about promotions, special offers and products we think you may want. We will get your consent before giving your information to other organisations to market on our behalf.

You can opt-out of direct marketing by contacting our Privacy Officer (contact details below). You can also ask for the source of the information we use or disclose in our direct marketing.

12. Overseas

We do not ordinarily disclose your personal information to persons overseas but may do so in the course of our business.

13. Storage

We store personal information in hard (e.g. paper) and soft (e.g. electronic) form on our computer systems and the systems of our service providers.

We take precautions to protect your personal information from loss, inference, misuse and unauthorised access, including:

- a) physically restricting access to information in hard form (e.g. with locked doors);
- b) electronically restricting access to information in soft form (e.g. with password protected computers);
- c) training staff and creating policies and procedures regarding the use of information; and
- d) requiring our third party service providers comply with the Privacy Act and APPs.

When it is no longer needed we will destroy and/or de-identify your information.

14. Access

To access your personal information, please contact our Privacy Officer (contact details below). We usually respond to requests within 30 days. If we refuse, we will write to you explaining our reasons and your options about the refusal (unless it would be unreasonable to do so). Requests are free, but there may be a fee for retrieving your information. We will obtain your consent before incurring any fees. There are some exceptions to your right to access your personal information under the Privacy Act:

- a) if access poses a serious threat to the life, health or safety of any individual or the public;
- b) if access would affect the privacy of another individual;
- c) if the request for access is frivolous or vexatious ;
- d) if the information relates to legal proceedings between you and us (and you could not get the information under those proceedings);
- e) if access would hurt our ability to negotiate with you;
- f) if access would hurt an investigation or proceedings by a government agency;
- g) if access is against the law; or
- h) if the information is commercially sensitive.

15. Corrections

We take all reasonable steps to keep your personal information current, accurate and complete. You have a right to make sure that your information is correct. If your details change, please tell our Privacy Officer (contact details below). There is no charge for a correction.

You can also ask us to make a note on your record so that anyone who accesses your information can see that you say the information is wrong (and why you say it is wrong).

We usually respond to requests for a correction within 30 days. If we refuse, we will write to you explaining our reasons and your options about the refusal (unless it would be unreasonable to do so).

16. Contact

If you have any questions or complaints regarding this Policy or our obligations under the Privacy Act, please contact:

Aaron Playford

66 Chum Street, Dinmore QLD 4303

Ph: 0429 821 200 Email: production@fertpro.com.au

We respond to complaints as soon as practicable. If you are not satisfied with our response, please contact:

Office of the Australian Information Commissioner (OAIC)

Ph: 1300 363 992 Website: www.oaic.gov.au