

## **Privacy Policy ("Policy")**

This Policy was last updated on 23<sup>rd</sup> October 2018.

ProAgni (Aust) Pty Ltd ACN 627 185 960 ("**we**", "**our**" or "**us**") is committed to complying with the Australian Privacy Principles as contained in the *Privacy Act 1988* (Cth) ("**Act**"). This Policy also sets out our policies relating to management of your credit information (if applicable). Our obligations with respect to credit information are set out in Part IIIA (Credit Reporting) of the Act.

By supplying us with your personal information, you are agreeing to be bound by this Policy.

This policy appears on our website and we will also provide a copy of this Policy to anyone who makes a request, free of charge.

Any amendments to this Policy will be effected by posting an updated version on our website.

### **What is personal information?**

Under the Act personal information is defined to mean information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not, and whether the information or opinion is recorded in a material form or not.

Personal information can include sensitive information. Sensitive information is defined as information or opinion about a person's race, ethnic origin, political opinions, membership of political associations and trade associations, religious or philosophical beliefs, sexual orientation or practices, criminal record, health information, genetic information about an individual that is not otherwise health information, biometric information that is used for the purpose of automated biometric verification or biometric identification and biometric templates.

Personal information can also include credit information.

### **Personal information that we collect and hold**

We collect, hold and use personal information in order to provide and improve our products and services. If we do not collect personal information, or the information provided is incomplete or inaccurate, we may not be able to deliver products or provide our services, or our services may be compromised. If you do not provide us with any credit information requested, we may refuse to provide you with credit. (Please note that we are under no obligation to offer or provide credit.)

We generally collect personal information in the following ways:

- information that you give to us (for example through our website, via email, via telephone or through completion of forms such as an application for a business account);
- information that we get from your use of our website;
- information that we receive from third party service providers and distributors;
- publicly available sources;
- using cookies and similar technologies.

The types of personal information that we can collect and hold may include:

- name;
- contact details including address, email address and telephone number;
- delivery address;
- product order information;
- credit card details;
- credit information (see below).

## **Cookies**

We may use "cookies" or similar technologies to collect data. A cookie is a small file, typically of letters and numbers, downloaded on to a device when you access our website. Cookies can collect the following information from users:

- internet service provider;
- your server address;
- your top level domain name (for example, .com, .gov, .au etc);
- the date and time of your visit to the site;
- the pages you accessed;
- the previous site you have visited;
- the type of browser you are using; and
- if you have visited our website before.

## **Collection of credit information**

We may collect and hold the following credit information about you:

- identification information- name, date of birth, current or previous address, driver's licence number;
- type and amount of credit sought;
- trade references – name of entity, ABN, contact name, telephone number, fax number, email, years trading with you;
- publicly available information about an individual's creditworthiness;
- default information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- repayment history information;
- payment information in relation to an overdue payment.

## **Means of collection of credit information**

Your credit information may be collected in a number of ways, including:

- directly by our staff when you seek, or enquire about, our products or services; or
- when you complete a form such as an application for a credit account (if offered).

In some circumstances, we may collect information about you from a third party source. For example, we may collect information from a publicly maintained record or from trade referees.

## **Use, disclosure & purpose**

We collect, hold and disclose your personal information for the following purposes:

- as a necessary part of providing our products and services to you;
- to improve our products and services;
- to assess your eligibility for credit (if offered);
- to collect payments that are overdue to us;
- to market or advertise products and services; and
- for internal management purposes related to the above.

We will only use your information for the purposes for which it was collected ("**primary purposes**") or a purpose related to the primary purpose, if this use is permitted by law.

We may disclose your information to necessary third parties, who assist us to provide, manage and administer our goods and services. Information provided to third parties will be dealt with in accordance with that entity's privacy policy. People we may disclose your information to include:

- third parties that provide goods and services to us or through us;
- our website host or software application providers;

- other organisations listed as trade references in a credit application (if applicable).

### **Marketing and advertising**

We will never use or disclose any sensitive information for marketing or advertising purposes.

We may use and disclose your personal information (other than sensitive information) to provide you with information about products or services offered by us or other parties.

If at any time you do not wish to receive marketing communications from us or you do not want your personal information disclosed for marketing or advertising purposes, please contact us and we will remove your details from our marketing database.

### **Data integrity**

We endeavour to ensure that all personal information that we hold is accurate, complete and up-to-date. To assist us with this, individuals should contact us if any of their personal information changes, or if they believe that the personal information that we have is not accurate or complete.

When personal information that we collect is no longer required by us, we will destroy or de-identify that personal information unless we are required by a law or a court/tribunal to retain the personal information.

We may retain personal information for so long as it is required for any of our business purposes, for the prevention of fraud, for insurance and governance purposes and in our IT back up.

### **Security**

While we take reasonable steps to protect the personal information that we hold from misuse, loss, unauthorised access, modification or disclosure, you should be aware that no systems is completely secure against cyber attack.

In addition, the open nature of the internet is such that information exchanged via the internet may be accessed and used by people other than those for whom the data is intended. Any information sent via the internet is sent at the sender's risk.

You should contact us immediately if you believe that there has been unauthorised access or disclosure with respect to any personal information that we hold about you.

### **Disclosure overseas**

We are generally unlikely to disclose your personal information overseas except that if we ship products overseas, we will disclose personal information to the carrier.

You consent to any disclosure of your personal information by us overseas on the understanding that if the overseas recipient handles the personal information in breach of the Australian Privacy Principles, the entity will not be accountable under the Act, and you will not be able to seek redress under the Act. The overseas recipient may not be subject to privacy obligations or any principles similar to the Australian Privacy Principles. Individuals may not be able to seek redress in some overseas jurisdictions, and overseas recipients may be subject to a foreign law that could compel the disclosure of personal information to a third party such as an overseas authority.

We do not disclose any credit information to entities that do not have an Australian link.

### **Government related identifiers**

We do not use any government related identifiers, such as driver's licence or passport numbers, as our own internal identifier of any individual. We will not use or disclose any government related identifiers other than in accordance with the Act.

## **Access to & correction of information**

You are entitled to have access to and seek correction of any personal information (including credit information) that we may hold about you, subject to the grounds for refusal under the Act. We prefer that requests for access to or to update or correct your credit information to be in writing outlining the details of your request. Such requests should be addressed to our Privacy Officer via the details provided in this Policy.

We do not impose any charge for requesting access to personal information however we may, at our discretion, impose a reasonable charge for giving access to cover staff and copying costs.

We do not impose any charges with respect to requests to update or correct your personal information.

We will take appropriate steps to verify your identity (or verify that you act as an authorised agent of the individual concerned) before granting access to your personal information.

We will respond to your request for access to your personal information within a reasonable time after you make the request and if access is granted, access will be provided within 30 days from your request. If we deny your request, we will provide you with a written notice detailing the reasons for the refusal and the process for making a complaint about the refusal to grant your request.

Where your request for access is accepted, we will provide you with access to your personal information in a manner, as requested by you, providing it is reasonable to do so.

Your request for correction will be dealt with within 30 days, or such longer period as agreed by you. If we deny your request, we will provide you with a written notice detailing reasons for the refusal and the process for making a complaint about the refusal to grant your request.

We will accept your request for correction of your personal information where we are satisfied that it is inaccurate, out-of-date, incomplete, irrelevant or misleading.

Upon accepting a request for correction of your personal information, we will take all steps that are reasonable in the circumstances, having regard to the purpose for which your information is held, to correct your personal information.

If your request for correction of credit information is accepted we will provide written notice of this correction to any entity to which we have disclosed this information previously, to the extent that this is practicable.

If we refuse to correct your personal information you have the right to associate with the information a statement that the information is inaccurate, out-of-date, incomplete, irrelevant or misleading. We will take such steps as are reasonable in the circumstances to associate that statement with all records we hold that contain the relevant information.

## **Complaints**

If you believe that we have breached a term of this Policy or the Act you may make a complaint. A written complaint can be emailed or posted to our Privacy Officer using the contact details set out below. Please include contact details for us to contact you regarding your complaint.

Our Privacy Officer will consider your complaint and respond as soon as reasonably possible, but not more than 30 days from receiving the complaint.

If you are unsatisfied with the outcome of your complaint you may refer your complaint to the Office of the Australian Information Commissioner.

## Contact us

If you wish to:

- gain access to your personal information;
- correct or update your personal information;
- make a complaint about a breach of your privacy;
- contact us with a query about how your personal information is collected or used;
- contact us regarding any other matter concerning this Policy,

you can speak directly with our staff who will do their best to try to resolve your issue as simply as possible. Alternatively, you can write to or send an email to our Privacy Officer so that they can consider the matter. We will respond to you as soon as reasonably possible.

Our Privacy Officer's contact details are as follows:

Postal address: ProAgni  
PO Box 475  
Lavington NSW 2641  
Attention: Privacy Officer

Email: [admin@proagni.com.au](mailto:admin@proagni.com.au)

## Office of the Australian Information Commissioner

The contact details for the Office of the Australian Information Commissioner are:

Postal address: GPO Box 5218  
Sydney NSW 2001

Facsimile: +61 2 984 9666

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

For more information on privacy see the Office of the Australian Information Commissioner's website at: <http://www.oaic.gov.au>.

## Effect of this Policy

This Policy does not create any rights or obligations that you can legally enforce against us beyond the rights and obligations provided under the Act.