

PRIVACY POLICY

1. PURPOSE AND SCOPE

This policy sets out:

- how the Ruralco Group collects, holds, uses and discloses your personal information, and
- how to contact us about our management of your personal information.

We are committed to protecting your privacy and to complying with the *Privacy Act 1988* (Cth), the Australian Privacy Principles (APPs) and any other applicable privacy laws when handling your personal information.

For information about our management of credit-related personal information, please see our **Credit Reporting Policy**.

By providing your personal information to us, you consent to us collecting, holding, using, and disclosing your personal information as set out in this Privacy Policy.

You do not have to give us your personal information and may choose to deal with us anonymously or using a pseudonym. However this may limit our ability to provide you with products or services or to do business with you.

2. THE TYPES OF PERSONAL INFORMATION WE COLLECT, HOLD, USE AND DISCLOSE

PERSONAL INFORMATION

“Personal Information” is information or an opinion, whether true or not, and whether recorded in a material form or not, about an identified individual or about an individual who is reasonably identifiable.

The kinds of personal information we collect and hold will vary depending on your dealings with us (for example whether as a customer, guarantor, contractor, job applicant, supplier, or in some other capacity). The kinds of personal information we collect and hold may include:

Your name	Date of birth
Address	Contact details
Payment and banking details	Financial information
Details about your use of our products or services	Employment history
Information about the way you use our website	Government identifiers such as licence details, ABN number or tax file number

SENSITIVE INFORMATION

“Sensitive Information” includes information about your health, race, ethnic origin, and religious beliefs.

We will generally not collect sensitive information. However, if we do collect sensitive information about you, we will only do so with your consent or where the collection is required or authorised by law.

GOVERNMENT RELATED IDENTIFIERS

“Government related identifiers” are identifiers such as driver’s licence numbers or tax file numbers.

We do not collect, use, or disclose government related identifiers unless they are reasonably necessary to verify your identity for our business purposes, or where the use or disclosure is required or authorised by law. We do not adopt those identifiers to identify you or the information we may have collected about you.

3. HOW DO WE COLLECT YOUR PERSONAL INFORMATION?

There are a number of ways we may collect your personal information, including when you:

Submit information through , or visit, our website

Deal with us face-to-face, in writing or by telephone

Participate in any of our events or promotions, or subscribe to any of our publications

Submit an application, quote, purchase order and/or service request

In the course of supplying products and services to you, or dealing with you

Where we outsource our functions to third party service providers, those providers may also collect personal information from you on our behalf.

In some cases we may collect your personal information from publicly available records, our related bodies corporate, or non-related third parties.

The circumstances where we collect your personal information from third parties may include:

From your employer, in relation to products or services we supply to your employer as our customer or as our contractor	From a third party (such as a trade referee or credit reporting body) to assist us in assessing your application for credit and verifying the information you have provided
From a third party who supplies us with products or services	Where we need information from your current or former employer to assist us in assessing your job application or expression of interest as a contractor
From an individual or entity who may be providing services to you as our contractor	From a third party to otherwise assist us in supplying you with products or services
From a third party to assist us in locating or communicating with you	

4. USE OF OUR WEBSITE

When you visit our website, we use ‘cookies’ to collect information about the session between your computer and our website. We use cookies to better understand how our stakeholders use and interact with our website so that we can continuously improve our online offering. You can refuse cookies by disabling them in your browser, although this may mean you cannot access certain parts of our website.

Our system automatically collects the unique network address of your computer (generally known as an IP address) so that our system can send information to your computer. While it is possible to determine the general location of a computer from an IP address, it is otherwise anonymous.

Other websites may be made available on our website through hyperlinks. Those websites are not subject to our Privacy Policy and you should review the privacy policies of each of those other websites.

5. HOW DO WE MANAGE UNSOLICITED INFORMATION?

If we receive any unsolicited personal information about you that is not reasonably necessary for our business purposes, we will take steps to destroy or permanently de-identify that information as soon as possible. However, we may be unable to destroy or de-identify unsolicited personal information if it is unlawful for us to do so.

6. WHY DO WE COLLECT, HOLD, USE, AND DISCLOSE YOUR PERSONAL INFORMATION?

We will only collect, hold, use or disclose your personal information for the purposes:

- disclosed to you at the time it is collected
- to which you have consented, or
- set out in this Privacy Policy.

We collect, hold, use and disclose personal information reasonably necessary for our business purposes and as required by law. Those purposes may include:

Supplying our customers with products and services	Managing the supply of products and services
Managing relationships with customers and stakeholders	Responding to enquiries about applications, accounts, and our products and services
Assessing credit applications or guarantees (which may involve disclosures to trade referees or credit reporting bodies)	Conducting checks for credit worthiness or fraud
Assessing and investigating insurance claims or risks	Assessing job applications or expressions of interest from potential contractors and managing relationships with our contractors
Conducting research, development, and marketing	Ensuring safety on our work sites
Debt collection, confidential dispute resolution or legal proceedings	Complying with legal and regulatory requirements such as registration of security interests under the <i>Personal Property Securities Act 2009</i> (Cth)
Dealing with complaints	

We may also collect, hold, use or disclose your personal information for another purpose where that purpose is reasonably related to the purposes set out above or where you have provided your consent.

7. WHEN WILL WE DISCLOSE YOUR PERSONAL INFORMATION TO THIRD PARTIES?

We may disclose your personal information to our related bodies corporate and third parties for the purposes set out above.

The third parties to whom we may disclose your personal information include:

The manufacturers, suppliers, and contractors we use in our business	Insurers, assessors, and underwriters
Parties to business or asset transfers	Debt collectors
Professional advisers and consultants (such as lawyers, accountants, and auditors)	Your guarantors and security providers
Credit reporting bodies and credit providers	Government and regulatory authorities (as required by law)
Organisations that assist us in research and development	Website hosts
	Third party service providers to whom we outsource functions

8. USE OF THIRD PARTY SERVICE PROVIDERS

We will disclose your personal information when we outsource certain of our functions to third party service providers.

The functions we may outsource include:

Managing the supply of our products and services	Establishing and managing credit accounts
Assessing credit applications and/or guarantees	Responding to enquiries about applications, accounts, and our products and services
Debt collection	Conducting checks for credit worthiness or fraud

Where we disclose your personal information to third party service providers we require those providers to comply with the Privacy Act and the APPs.

9. DIRECT MARKETING

From time-to-time we may use and disclose your personal information to let you know about special offers, promotions, and products and services that may be of interest to you.

You can opt-out of marketing communications by contacting our Privacy Officer. You also have the right to ask us to identify the source of your personal information that we collect, hold, use or disclose for direct marketing.

10. DO WE SEND YOUR PERSONAL INFORMATION OVERSEAS?

In the normal course of our business, we do not disclose your personal information to overseas recipients.

11. HOW DO WE STORE AND PROTECT YOUR PERSONAL INFORMATION?

We store personal information in both paper and electronic form, including on the systems of our service providers. We take all reasonable precautions to safeguard your personal information, including by:

- Restricting access to personal information stored electronically or in paper form
- Using technology to prevent unauthorised access to our electronic databases (such as firewalls)
- Staff training, and policies and procedures relating to the use of computers and management of personal information
- Requiring all third party service providers to handle personal information in accordance with the Privacy Act and the APPs.

12. UNAUTHORISED DISCLOSURE OR ACCESS

Ruralco has in place a response plan and privacy procedures to deal with unauthorised access to, or disclosure of, your personal information.

We will notify you in the unlikely event of any unauthorised access to, or disclosure of, your personal information where it is likely to cause you serious harm.

13. HOW CAN YOU ACCESS OR CORRECT YOUR PERSONAL INFORMATION

You have the right to access your personal information, subject to some exceptions set out in the Privacy Act.

We take all reasonable steps to ensure that your personal information is accurate, up-to-date, complete, and relevant.

If your personal details change or if you would like access to, or to update or correct, your personal information, please contact our Privacy Officer.

You may request a statement be associated with your personal information to the effect that you believe the information is inaccurate, out of date, incomplete, irrelevant or misleading.

We will usually respond to requests for access to, or requests to update or correct, personal information within 30 days. If we refuse your request, we will give you a written notice setting out the reasons for our refusal (except to the extent it would be unreasonable to do so) and the mechanisms available to you to complain about the refusal.

We will not charge you for a request to access, update or correct your personal information. However, we may charge you a reasonable fee for retrieving your information in some cases, and will inform you if a fee is required.

When we no longer need your personal information, we will take reasonable steps to destroy or permanently de-identify that information.

14. HOW YOU CAN CONTACT OUR PRIVACY OFFICER OR MAKE A COMPLAINT OR IF YOU HAVE ANY QUESTIONS ABOUT THIS POLICY

If you have questions regarding our Privacy Policy, or you would like to request a copy of this Privacy Policy in a different form, or you wish to make a complaint regarding our management of your personal information, please contact:

The Privacy Officer



By telephone: (02) 9688 8555



In writing: The Privacy Officer, Ruralco Holdings Limited ACN 009 660 879
Level 5, Building A, 26 Talavera Road,
Macquarie Park NSW 2113



By email: privacy@ruralco.com.au

We will investigate any complaints and respond to you as soon as practicable.

If you are not satisfied with the way your privacy-related complaint is handled by us, you may refer your complaint to the Office of the Australian Information Commissioner (OAIC). Details of how to lodge a complaint with the OAIC may be found at www.oaic.gov.au or by calling 1300 363 992.