



PRIVACY POLICY

V19347002

NASHCO PTY LTD
28 Carrington Street
PO Box 6317
Queanbeyan East NSW 2620
Australia
Phone (02) 6124 3400
ACN 626 555 244
Email: accrec@nashco.com.au

Nashco Pty Ltd (ACN 626 555 244) is committed to protecting your personal privacy. This Privacy Policy tells you how we collect, store, use and disclose your personal information. Information is your 'personal information' if it is about you as an identified or identifiable individual. We encourage you to read this policy carefully so that you understand our information handling practices.

We are bound by the Australian Privacy Principles (APPs) in the Privacy Act 1988 (Cth) (the Act). We have adopted internal policies and procedures to ensure that personal information that we collect, store, use and disclose is dealt with in accordance with the APPs. You can see the full text of the APPs online at www.privacy.gov.au.

Information we collect

In order to provide our customers with our products and services, we may collect and use personal information about you and others. If we are not provided with all the personal information we request, we may not be able to supply our products and services to you, and you or your organisation may not be able to participate in future offers of goods or services which we supply. In addition, we may not be able to assess a request for credit or deferred payment terms, establish an account or increase your credit limit.

The type of information we collect includes names, addresses, email addresses, credit reference information, credit card details (if you buy products or services from us), driver's licence and other contact details.

Collection of credit information

If you are a customer and we give you credit, we may also collect credit information or credit eligibility information about you. Credit information and credit eligibility information are particular types of personal information.

The credit information and credit eligibility information we may collect about you includes:

- identification information;
- credit liability information;
- repayment history information;
- details of any request for your information that we receive from a credit provider, mortgage insurer or trade insurer;
- the type and amount of credit sought by or provided to you;
- default information (including overdue payments);
- payment information;
- court proceedings information;
- personal insolvency information;
- information about any serious credit infringement by you;
- information disclosed in reports obtained from credit reporting bodies;
- information from property searches; and
- information provided by trade references.

We generally collect your credit information or credit eligibility information directly from you, for example, if you complete our Commercial Account Application Form.

We may also collect credit information or credit eligibility information about you from third parties, for example from any organisation with whom you have any dealings, credit reporting bodies such as Veda, or from publicly maintained records.

We collect, use and disclose credit information and credit eligibility information about you to assess whether to extend credit to you or to a customer (if you have given a personal guarantee in respect of that customer).

If permitted under the Act, we may disclose credit information or credit eligibility information about you to any organisation with whom you have any dealings, credit reporting bodies, creditors, other traders in the markets we trade in, our commercial customers, our suppliers and retailers of our products.

How we collect personal information

Generally, we collect an individual's personal information from that individual. For example we may collect information from you when you [complete our Commercial Account Application Form or provide a personal guarantee, or when you provide us with information, whether in person, by telephone, online or in writing. If you submit an order (including by telephone or online), we will collect information necessary to fulfil that order.

However, we may also collect personal information about you, including your credit information or credit eligibility information, from someone other than you (for example from any other organisation with which you have had dealings or which you have nominated to act as trade referee, from a credit reporting body or from publicly maintained records).

Please note that the transmission of information via the internet is not completely secure. Although we take reasonable precautions to make sure your personal information is not inappropriately lost, misused, accessed, disclosed or altered after we receive it, we cannot guarantee the security

of your personal information transmitted through our website, by email or other mobile devices. Any transmission of personal information is at your own risk. We are not responsible or liable for the security of data sent via the internet.

How we store personal information

We take all reasonable steps to keep secure any personal information which we hold about you and to protect your personal information from loss, misuse or unauthorised alteration. Any personal information you provide to us is stored on secure computers. Access to personal information is limited to those of our personnel who specifically need it to carry out their business responsibilities. We also maintain physical security procedures to manage and protect the use and storage of records containing personal information.

Purpose of collection

We collect personal information so we can:

- meet our legal obligations;
 - identify our customers, potential customers and their representatives;
 - provide our products and services or other benefits to you;
 - communicate with you;
 - inform you or others of any initiatives we think may be of interest to you or them;
 - inform you or others about our products and services and the benefits of using our products and services;
 - provide you or others with information about offers or other benefits that may become available;
 - seek your opinion or comments about our products and services;
 - carry out billing and/or debt recovery activities;
 - carry out our management, administrative quality assurance and complaint handling activities in a professional and efficient manner;
 - develop and implement initiatives to improve our products and services;
 - register security interests on the Personal Property Securities Register;
 - assess your (or your organisation's) request for credit or deferred payment terms or interact with you as guarantor;
 - conduct credit checks via third party credit reporting bodies;
 - contact you to enable us to manage your account and fulfil our obligations to you or your organisation;
 - recover monies owing to us from time to time,
- and for other secondary purposes.

Disclosure

We usually disclose the personal information we collect to our related entities, service providers and contractors, who help us supply our products and services.

Except as indicated above, we will not use or disclose your personal information to a third party unless:

- you have consented to the disclosure;
- the third party is our service provider or contractor, in which case we will require them to use and disclose the personal information only for the purpose for which it was provided to them;
- the third party is a person involved in a dealing or proposed dealing (including a sale) of all or part of our assets and business;
- the third party is a credit reporting agency, your creditor, banker, financier, credit provider, mortgage insurer or trade insurer;
- the disclosure is to a related body corporate; or
- the disclosure is permitted, required or authorised by or under law.

Marketing

We may use personal information to advise you of new products and marketing initiatives that we think may be of interest to you. This may include product or service offerings, newsletters and general information about us.

If you prefer not to receive information about our products and services, you can ask to be removed from the relevant circulation list by contacting us, using the details listed below.

We never disclose personal information to a third party for the purpose of allowing them to direct market their products or services to you, unless you have expressly consented to that disclosure.

Access

If at any time you want to know what personal information we hold about you, you are welcome to request access to that information by contacting us, using the details listed below. However, we may deny your request for access where:
the access impacts on the privacy of others;

- the request for access is frivolous or vexatious;
- there are existing or anticipated legal proceedings; or
- such access can be denied under law or by a law enforcement agency.



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Quality & correction

At all times we strive to ensure that the information we hold about you is accurate, complete and up-to-date. If at any time you believe the personal information that we hold about you is incorrect, incomplete or inaccurate, please let us know. We will use all reasonable efforts to correct the information.

Website & cookies

To ensure we are meeting the needs and wants of our website users, and to develop our online services, we may collect aggregated information by using cookies or similar electronic tools.

Cookies are unique identification numbers like tags that are placed on the browser of our website users. These cookies are used to retain login and location information in order to make your experience more convenient and personal. We do not use cookies to track your internet activity before or after you leave our website. No other business has access to our cookies.

We do not use this technology to access your personal information in our records and you cannot be personally identified from a cookie.

Changes to this policy

As our business evolves, our business processes and policies will be reviewed and may be amended. We may change this policy at any time. We will notify you of any change by posting an updated version of our policy on our website. It is your responsibility to check our website and make sure you keep up-to-date with any changes to this policy.

Complaints

We are committed to constantly improving our procedures so that personal information is treated appropriately. If you feel that we have failed to deal with your personal information in accordance with the APPs or this policy, please contact us, using the details listed below, so we have an opportunity to resolve the issue to your satisfaction.

We will log your complaint and our privacy officer will:

- listen to your concerns and grievances;
- discuss with you the ways in which we can remedy the situation; and
- put in place an action plan to resolve your complaint and improve our information handling procedures if appropriate.

No disclosure to overseas recipients

We are not likely to disclose personal information to overseas recipients.

Contact us

If you require more detailed information about how we deal with personal information or if you have any concerns about our handling of your personal information, please let us know by contacting us at:

Privacy Officer
Nashco Pty Ltd
Email: accrec@nashco.com.au

We will endeavour to respond to your concerns as quickly as possible.