

Cox Rural Privacy Policy

Privacy Policy ("Policy")

This Policy was last updated on 22 September 2014

Cox Rural Holdings Pty Ltd ABN 70 117 966 999 ("**Cox Rural**", "**our**" "**we**" or "**us**") have created this policy to show our commitment to protecting the personal information that we may hold about you. Our management, use and disclosure of personal information and credit related personal information is governed by the *Privacy Act 1988* (Cth) ("**Act**") (including Australian Privacy Principles ("**APPs**"), ("collectively, "**Privacy Law**").

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

This Policy is periodically reviewed. Any amendments to this Policy will be notified to you by posting an updated version on our website, **www.coxrural.com.au**.

Our website may contain links to other websites. If you have clicked on a link to another site and leave our website, this Policy is no longer in effect.

Collection of personal and credit related information

The personal information we may collect about you includes:

- contact information such as your name and address, telephone numbers, email address and date of birth;
- financial information, including bank account details and credit card details;
- business details, including Australian Business Number;
- tax file number; and
- other information we may be required by law to collect to perform our services or voluntarily provided by you.

We may collect, use, hold or disclose the following types of credit related personal information:

- identification information- name, date of birth, current or previous address, name of current employer, drivers licence number;
- type and amount of credit sought;
- publicly available information about an individual's creditworthiness;
- consumer credit liability information- name of credit provider, type of consumer credit, details of the consumer credit provided;
- default information;
- repayment history information;
- payment information in relation to an overdue payment;
- new arrangement information;
- court proceedings information;
- personal insolvency information; or
- opinion that a serious credit infringement has been committed by an individual.

Our website collects the following information from users:

- 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 use our client portal, a record of your last login.

Means of collection of personal and credit related personal information

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

- directly by our staff when you seek, or enquire about, our services;
- when you use our website;
- when you attend an event hosted by us;
- when you apply to be employed by us; or
- when you apply to provide services to us.

In some circumstances, where it is unreasonable or impracticable to collect information from you, we may collect information about you from a third party source. For example, we may collect information from a publicly maintained record, from other parties who have a business relationship with you or from a government body.

In addition to the methods above, Cox Rural may collect credit related personal information from other credit providers, subject to any restrictions in the Act. We do not collect any credit related personal information from credit reporting bodies.

You need not provide all the information requested by Cox Rural, but this may prevent us from providing some or all of our services to you.

Use, disclosure & purpose

We collect, hold and disclose your personal and credit related personal information for the primary purpose of administering our business activities and responding to your requests. When we collect information we use it to maintain our client details database, their contact details and trade requirements. We collect it from the relevant contact person or authority.

We aim to ensure that the information we hold is accurate, complete and up to date and that appropriate security measures are adhered to in respect of that information and its protection.

We have a duty to keep your information confidential. Our duty of confidentiality applies except where we have consent to disclose your information, the disclosure is permitted under the Privacy Law or is compelled by law.

We will only use your information for the purposes for which it was collected or a purpose related to the primary purpose, if this use would be reasonably expected by you, or otherwise, with your consent.

We may disclose your information to necessary third parties, who assist us to provide, manage and administer our services and products. In which case, your information will be dealt with in accordance with that entity's

privacy policy. No personal details are provided to any other individual or organisation, except with your consent. We do not disclose your personal information to overseas recipients.

Quality, access to & correction of information

You are entitled to have access to and seek correction of any information that we may hold about you. If you find that your information is incorrect, you may request that we update your details by email or in writing.

Your consent

By supplying, or having previously supplied, your personal or credit related personal information to us, you are agreeing to any or all of the uses outlined above. Where reasonable, we will also seek your consent verbally or in writing for use of your information for such uses in the interests of openness. Subject to the Privacy Law, should we seek to use your personal or credit related personal information for other uses not related to the above, we will seek your consent to do this.

From time to time we may also use your personal information to communicate with you in regard to offers and promotions for our or related services. You are entitled to request that such communications cease at any time and we make provision in our materials for you to advise us of this.

Storage of collected information

Your information will be stored in our branch offices located at 223 Smith Street Naracoorte, SA 5271, Lot 4 Dukes Highway Keith, SA 5267, or Main North Road Clare, SA,5453, and on our computer system etc

The relevant Australian privacy laws in relation to holding personal/business data apply to your information. To prevent unauthorised access, maintain data accuracy, and ensure the correct use of information, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect.

The security of your personal information is important to us. We never permanently store complete credit card details, unless requested by yourself. We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it..

Complaints

If you believe that we have breached a term of this Policy or the APPs, you may submit a written complaint. The written complaint can be emailed or posted to us using the contact details set out below. You must include contact details for us to contact you regarding your complaint.

Related entities covered by this policy:

Cox Rural Distribution Pty Ltd ABN 76 117 966 962

Cox Rural Pty Ltd atf C.R. Unit Trust ABN 17 618 677 874

Cox Rural Keith Pty Ltd ABN 61 008 016 582

Cox Rural Northern Pty Ltd ABN 86 118 470 741

Cox Rural Property Trust ABN 56 574 727 676

Contact us:

Email: lcox@coxrural.com.au

Privacy officer contact: Lachlan Cox 0418 810270

Postal address: PO Box 826 Clare SA 5453