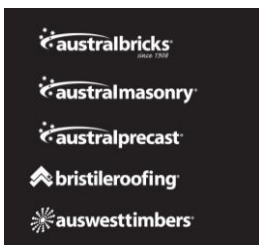




Privacy Policy and Credit Reporting Policy



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Privacy Policy and Credit Reporting Policy

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Privacy Policy and Credit Reporting Policy

Brickworks Limited and its related bodies corporate (we, our, us) recognise the importance of protecting the privacy and the rights of individuals in relation to their personal information. This document is our privacy policy and credit reporting policy and it tells you how we collect and manage your personal information.

This policy also includes information about your rights in relation to credit-related information, including access and correction, and what can happen if we provide information about you to a credit reporting body (**CRB**).

We respect your rights to privacy under the Privacy Act 1988 (Cth) (**Act**) and we comply with all of the Act's requirements in respect of the collection, management and disclosure of your personal information.

1. What is your personal information?

When used in this privacy policy and credit reporting policy, the term "personal information" has the meaning given to it in the Act. In general terms, it is any information that can be used to personally identify you. This may include your name, address, telephone number, email address and profession or occupation. If the information we collect personally identifies you, or you are reasonably identifiable from it, the information will be considered personal information.

In this policy, "credit-related information" means credit information, credit eligibility information and credit provider (CP) derived information as those terms are defined in the Act.

2. What personal information do we collect and hold?

We may collect the following types of personal information:

- name;
- mailing or street address;
- email address;
- telephone number;
- facsimile number;
- age or birth date;
- profession, occupation or job title;
- contractor qualifications and license information;
- customer bank account details to process any refund or credit;
- details of the products and services you have purchased from us or which you have enquired about, together with any additional information necessary to deliver those products and services and to respond to your enquiries;
- your employment-related information if you apply for a position with us, which may include pre-employment medical information;
- any additional information relating to you that you provide to us directly through our websites or indirectly through use of our websites or online presence, through our representatives or otherwise; and
- information you provide to us through our service centre, customer surveys or visits by our representatives from time to time.

We may collect the following types of credit-related information:

- identification information about you (which generally includes your name, date of birth, gender, current and previous addresses, the name of your current employer and your driver's licence number);

- consumer credit liability information about you;
- repayment history information;
- a statement that an information request has been made about you by a credit provider, mortgage insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application;
- court proceedings information about you;
- personal insolvency information about you;
- new arrangement information about you (in other words, where a debt that you owe has been varied because it was overdue);
- default information concerning a payment owed by you as a borrower or your guarantor in connection with consumer credit that remains overdue for more than 60 days; and
- payment information about you.

If you apply for credit with Brickworks or any of its related bodies corporate, then we may also obtain information from credit reference bureau's including Building Trade Credit Bureau, Accrex, NSW Corporate Credit, and Building Industry Credit Bureau and other credit providers or from your nominated trade references regarding your creditworthiness.

If we obtain credit-related information about you from a CRB, we may derive information from it that has a bearing on your credit-worthiness or could be used in establishing your eligibility for consumer credit. This may include information such as credit scores and assessments which we generate from the information that we receive.

If there is another applicant named in a credit application, you may need to provide their personal information, and you warrant that the other applicant has consented to the collection of their personal information and has authorised you to provide it for the purposes for which it is being collected.

We may also collect some information that is not personal information because it does not identify you or anyone else. For example, we may collect anonymous answers to surveys or aggregated information about how users use our website.

3. How do we collect your personal information?

We collect your personal information directly from you unless it is unreasonable or impracticable to do so. When collecting personal information from you, we may collect in ways including:

- through your access and use of our website;
- during conversations between you and our representatives;
- when you complete an application or purchase order;
- through our contractor management safety system; or
- when you apply for a position with us;
- when you register to attend a Brickworks event.

We may also collect personal information from third parties, such as customer nominated trade references, credit reporting agencies, law enforcement agencies and other government entities.

We are also required to collect information in accordance with the following laws:

- the National Consumer Credit Protection Act 2009 (Cth), which requires us to make inquiries about you when assessing an application for credit made by you; and
- the Personal Property Securities Act 2009 (Cth), under which we may need to collect personal information about you to record a security interest on the Personal Property Securities Register.

Cookies

In some cases we may also collect your personal information through the use of cookies. When you access our website, we may send a "cookie" (which is a small summary file containing a unique ID number) to your computer. This enables us to recognise your computer and greet you each time you visit our website without bothering you with a request to register. It also enables us to keep track of products or services you view so that, if you consent, we can send you news about those products or services. We also use cookies to measure traffic patterns, to determine which areas of our website have been visited and to measure transaction patterns in the aggregate. We use this to research our users' habits so that we can improve our online products and services. If you do not wish to receive cookies, you can set your browser so that your computer does not accept them.

We may log IP addresses (that is, the electronic addresses of computers connected to the internet) to analyse trends, administer the website, track users movements, and gather broad demographic information.

4. What happens if we can't collect your personal information?

If you do not provide us with the personal information described above, some or all of the following may happen:

- we may not be able to provide the requested products or services to you, either to the same standard or at all;
- we may not be able to provide you with information about products and services that you may want, including information about discounts, sales or special promotions;
- we may be unable to tailor the content of our websites to your preferences and your experience of our websites may not be as enjoyable or useful;
- we may not be able to engage you to provide services; or
- if you are applying for a position with us, we may be unable to consider your application for a position.

5. For what purposes do we collect, hold, use and disclose your personal information?

We collect personal information about you so that we can perform our business activities and functions and to provide best possible quality of customer service.

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

- to assess your creditworthiness to provide products and services to you on credit terms;
- to administer and manage your credit arrangement and record security interests on the Personal Property Securities Register;
- provide products and services to you and to send communications requested by you;
- to answer enquiries and provide information or advice about existing and new products or services;
- to provide you with access to protected areas of our website;
- to assess the performance of the website and to improve the operation of the website;
- to assess your suitability to act as a contractor for Brickworks Limited and its related bodies corporate;
- to conduct business processing functions including providing personal information to our related bodies corporate, contractors, service providers or other third parties;
- for the administrative, marketing (including direct marketing), planning, product or service development, quality control and research purposes of Brickworks Limited, its related bodies corporate, contractors or service providers;

- to update our records and keep your contact details up to date;
- if you have applied for a position with us, to evaluate your application;
- to process and respond to any complaint made by you; and
- to comply with any law, rule, regulation, lawful and binding determination, decision or direction of a regulator, or in co-operation with any governmental authority of any country.

We collect, hold, use and disclose your credit-related information for the following purposes:

- to enable us to develop, administer and manage our services and businesses;
- manage the products we provide, as well as your account with us;
- to engage a CRB to conduct a credit and reference check;
- to assess and monitor your creditworthiness;
- for billing purposes and collection of debts;
- to provide information to a CRBs as permitted by law;
- to advise credit providers of the status of your agreement with us, in circumstances where you are in default with credit providers;
- to deal with complaints;
- to enforce our rights when you are in breach, including debt recovery and other enforcement; and
- complying with the law as authorised or as required.

Your personal information will not be shared, sold, rented or disclosed other than as described in this privacy policy and credit reporting policy.

6. To whom may we disclose your information?

We may disclose your personal information to:

- our employees, related bodies corporate, contractors or service providers for the purposes of operation of our website or our business, fulfilling requests by you, and to otherwise provide products and services to you including, without limitation, web hosting providers, IT systems administrators, mailing houses, couriers, payment processors, data entry service providers, electronic network administrators, debt collectors and professional advisors such as accountants, solicitors, business advisors and consultants;
- suppliers and other third parties with whom we have commercial relationships, for business, marketing, and related purposes;
- a credit reference agency (if you have applied for credit from us), for the purposes of obtaining a credit report about you or to allow the credit reporting agency to maintain a credit information file about you;
- CRBs, including Equifax (<https://www.equifax.com.au/>) (who use your driver's licence number to authenticate your identity); and
- any organisation for any authorised purpose with your express consent.

We may combine or share any information that we collect from you with information collected by any of our related bodies corporate (within Australia).

If we disclose your credit information to a CRB:

- the CRB may include the information in reports provided to credit providers to assist them to assess your credit worthiness; and
- if you fail to meet your payment obligations in relation to consumer credit or commit a serious credit infringement, we may be entitled to disclose this to the CRB.

Each CRB has a policy about the management of credit-related information. You can get a copy of the relevant CRB's policy by contacting the relevant CRB.

Direct marketing materials

We may send you direct marketing communications and information about our products and services that we consider may be of interest to you. These communications may be sent in various forms, including mail, SMS, fax and email, in accordance with applicable marketing laws, such as the Spam Act 2003 (Cth). You consent to us sending you those direct marketing communications by any of those methods. If you indicate a preference for a method of communication, we will endeavour to use that method whenever practical to do so. In addition, at any time you may opt-out of receiving marketing communications from us by contacting us (see the details below) or by using opt-out facilities provided in the marketing communications and we will then ensure that your name is removed from our mailing list.

We do not provide your personal information to other organisations for the purposes of direct marketing.

7. How can you access and correct your personal information?

You may request access to any personal information we hold about you at any time by contacting us (see the details below), including credit-related information that we hold about you.

Where we hold information that you are entitled to access, we will try to provide you with suitable means of accessing it (for example, by mailing or emailing it to you). We may charge you a fee to cover our administrative and other reasonable costs in providing the information to you. We will not charge for simply making the request and will not charge for making any corrections to your personal information.

There may be instances where we cannot grant you access to the personal information we hold. For example, we may need to refuse access if granting access would interfere with the privacy of others or if it would result in a breach of confidentiality. If that happens, we will give you written reasons for any refusal.

If you believe that personal information we hold about you is incorrect, incomplete or inaccurate, then you may request us to amend it. We will consider if the information requires amendment. If we do not agree that there are grounds for amendment then we will add a note to the personal information stating that you disagree with it. Please ensure that our relevant procedures and systems can do this.

If you request that we correct any credit-related information about you and we cannot respond to your correction request without consulting with other credit providers or CRBs in relation to your request, we may do so and these bodies are permitted by law to assist us in resolving your correction request.

If we do correct your credit-related information at your request, we will inform you and each other credit provider and CRB to which we have previously disclosed that information that we have corrected your information. Where we disclosed your credit-related information after you made a complaint but before it was resolved, we will tell the recipient that you have made such a complaint and we will subsequently inform that entity of the outcome of your correction request.

8. What is the process for complaining about a breach of privacy?

If you believe that your privacy has been breached or that we have not complied with any of our obligations in related to your credit-related information, please contact our Privacy Officer using the contact information below and provide details of the incident so that we can investigate it.

We request that complaints about breaches of privacy be made in writing, so we can be sure about the details of the complaint. Our Privacy Officer deals with privacy complaints and any complaints should be directed to our Privacy Officer using the contact details below. We will attempt to confirm as appropriate and necessary with you your understanding of the conduct relevant to the complaint and what you expect as an outcome. We will inform you whether we will

conduct an investigation, the name, title, and contact details of the investigating officer and the estimated completion date for the investigation process.

After we have completed our enquiries, we will contact you, usually in writing, to advise the outcome and invite a response to our conclusions about the complaint. If we receive a response from you, we will assess it and advise if we have changed our view.

9. Do we disclose your personal information to anyone outside Australia?

We may disclose personal information to our related bodies corporate and third party suppliers and service providers located overseas for some of the purposes listed above.

We may disclose your personal information (including credit-related information) to entities located outside of Australia, including our data hosting and other IT service providers, located in Australia, the USA or Singapore who may store data in these countries.

We take reasonable steps to ensure that the overseas recipients of your personal information do not breach the privacy obligations relating to your personal information.

10. Your rights under the Act in relation to credit-related information

You are entitled to:

- opt out of direct marketing pre-screenings: CRBs often use credit information to assist credit providers to market their products and services. If you do not want the CRB to use your credit information in this manner, the Act gives you the right to request you be excluded from being contacted;
- request non-disclosure where you believe you have been, or are likely, a victim of fraud: if you believe that you are a victim of fraud, or are likely to be a victim of fraud, then you are entitled, under the Act, to request that the CRB not use or disclose any of your credit information;
- obtain the CRB policy about the management of credit-related information by contacting the CRB; and
- access credit-related information that we hold about you from us, to request us to correct the information, and to make a complaint to us.

11. Security

We take reasonable steps to ensure your personal information is protected from misuse and loss and from unauthorised access, modification or disclosure. We may hold your information in either electronic or hard copy form. Personal information is destroyed or de-identified when no longer needed.

As our website is linked to the internet, and the internet is inherently insecure, we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over the internet. Accordingly, any personal information or other information which you transmit to us online is transmitted at your own risk.

12. Links

Our website may contain links to other websites operated by third parties. We make no representations or warranties in relation to the privacy practices of any third party website and we are not responsible for the privacy policies or the content of any third party website. Third party websites are responsible for informing you about their own privacy practices.

13. Contacting us

If you have any questions about this privacy policy, any concerns or a complaint regarding the treatment of your privacy or a possible breach of your privacy, please use the contact link on our website or contact our Privacy Officer using the details set out below.

We will treat your requests or complaints confidentially. Our representative will contact you within a reasonable time after receipt of your complaint to discuss your concerns and outline options

regarding how they may be resolved. We will aim to ensure that your complaint is resolved in timely and appropriate manner.

Please contact the Privacy Officer at:

Privacy Officer
Brickworks Limited
PO Box 6550
Wetherill Park NSW 1851

companysecretary@brickworks.com.au

Phone number (02) 9611 4217

14. Changes to our privacy policy and credit reporting policy

We may change this privacy policy and credit reporting policy from time to time. Any updated versions of this privacy policy and credit reporting policy will be posted on our website. Please review it regularly.