

PRIVACY POLICY



Emerald Grain Pty Ltd (ACN 109 203 054) and its subsidiary companies (**Emerald Grain, Us, Our or We**) recognise that your Personal Information is important to you. Emerald Grain's policy on the collection, use and disclosure of an individual's Personal Information is in accordance with the Australian Privacy Principles as set out in *Privacy Act 1988 (Cth)* (the **Act**) and the *Privacy (Credit Reporting) Code 2014* as registered by the Australian Information Commissioner. This Policy also deals with Emerald Grain's collection, use and disclosure of your credit information if you apply for credit with Us.

By providing your Personal Information to Us, you consent to Us collecting, holding, using and disclosing your Personal Information to Us as set out in this Privacy Policy. You do not have to give Us your Personal Information and you may choose to deal with Us anonymously or by using a pseudonym, however under certain circumstances this may limit Our ability to provide you with the products and/or services or to do business with you.

Part I - PERSONAL INFORMATION

What is 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."

What kinds of Personal Information does Emerald Grain collect and hold?

The kinds of Personal Information We collect and hold may include:

- in relation to Employment Information – Personal Information including their date of birth, Curriculum Vitae and resumes, personal contact details, education, qualification, language skills, medical information and emergency contact details; and
- in relation to Business Information - Personal Information identifying the growers, sellers and customers of commodities such as their name, address, date of birth, telephone number, email address, Internet Protocol address, server address, domain name and information on browsing activity, farm and crop details, payment details, information on business combinations, and credit related information.
- In relation to Credit Information – repayment history, the type and amount of credit sought, default or payment information, information about any court proceedings or personal insolvency relation to the provision of credit, publicly available information about creditworthiness and or information obtained from a credit reporting body or agency.

Why does Emerald Grain collect, hold, use and disclose your Personal Information?

The type of Personal Information that Emerald Grain may collect and hold about you, will vary depending upon how you deal with Us. For instance, it will depend upon whether you are an employee, job applicant, contractor, customer, supplier or deal with Us in some other capacity.

Emerald Grain collects Personal Information of individuals for the purposes of:

- recruitment and employment ("**Employment Information**");
- administering the services it provides to grower sellers and customers ("**Business Information**"); and
- as part of any credit application submitted by you or to determine your credit eligibility or when managing the collection of repayments or payment defaults ("**Credit Information**").

Personal Information may be used for a number of purposes connected with Our business operations, which include:

- recruitment, employment and Human Resource management purposes;
- payment for Commodities purchased by Emerald Grain;
- debt recovery;

PRIVACY POLICY

- assessing an application for Credit;
- carrying out market and product analysis and marketing Our products and services generally;
- contacting you about and providing you with Our products and services and other [customer/grower] care related activities;
- the operation and administration of any online accounts that you have with Emerald Grain including Grain Mate;
- in connection with any reward programmes and competitions or trade promotions;
- purposes relating to any third party acquisition or potential acquisition of an interest in Emerald Grain or its assets;
- carrying out any activity in connection with a legal, governmental or regulatory requirement that Emerald Grain has to comply with, or in connection with legal proceedings, crime or fraud prevention, detection or prosecution.

We may also use and disclose your Personal Information for other purposes related to those described above which would be reasonably expected by you.

There are exemptions under the Act for particular types of Personal Information for example employee records. Emerald Grain will handle such Personal Information relying on the exemptions under the Act. Any permitted handling of Personal Information under such exemptions will take priority over this Privacy Policy to the extent of any inconsistency.

How does Emerald Grain collect and hold your Personal Information?

Emerald Grain collects Personal Information in a number of ways but usually directly from you including when you:

- submit information through or visit Our website;
- deal with Us face-to-face, in writing or by telephone;
- submit a quote, purchase order or service request;
- in the course of supplying Our products and services to you;
- provide Us your details to manage your account;
- contract with Emerald Grain;
- set up an account with Emerald Grain;
- participate in any reward programmes or competitions;
- browse Our website or step through Our online contracting process on Our website;

Emerald Grain stores Personal Information on its IT systems and servers operated by Salesforce. Emerald Grain may also store hard copy documents on which Personal Information is contained at its head office and various site offices in accordance with local laws and other Company policies.

How does Emerald Grain receive and disclose your Personal Information?

Emerald Grain may disclose or receive Personal Information or documents about you:

- to/from its related bodies corporate, who will protect and use the Personal Information only in accordance with this Policy;
- to/from companies that are contracted by Emerald Grain to operate *Emerald Grain* storage facilities;
- as required by law or law enforcement agencies;
- in relation to Employment Information – to/from third parties such as referees to verify the accuracy of any Personal Information in your application and Human Resource and payroll services providers who have agreed to keep the Personal Information confidential;
- in relation to Business Information - to/from service providers or other contractors, in relation to the goods or services provided to you, and who have agreed to keep the Personal Information confidential;

PRIVACY POLICY

- to Our accountants, auditors and lawyers;
- to your nominated agents or representatives;
- to/from credit reporting agencies in relation to extending credit or accepting supporting guarantees; and from National Grower Register Pty Ltd, provided you have authorized disclosure of your registration details to Us in Our capacity as a registered user of the data base.

Information about disclosure of Personal Information to overseas recipients is set out at Part III of this Policy. We will not use your Personal Information other than described above unless for a reasonably related purpose as permitted under the *Privacy Act*, or We otherwise have your consent.

How can you access or correct Personal Information or complain about a breach of the APPs?

You have the right to access your Personal Information subject to some exceptions set out in the Privacy Act. We will take all reasonable steps to ensure 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 the Emerald Grain Privacy Officer (as per details below).**

Part II – INFORMATION APPLIES TO PERSONAL INFORMATION

Can you access your Personal Information and/or request that it be corrected?

You may request access to or correction of the Personal Information that We hold about you by contacting Us by any of the methods as set out below (an *Access Request*).

Upon receiving an Access Request, We may request further details from you to verify your identity. We reserve the right not to provide you with access to Personal Information if We cannot verify your identity to Our reasonable satisfaction.

An administrative fee may be charged to cover Our costs in providing you with access to your Personal Information if a request is made more frequently than every 12 months. This fee will be explained to you before it has been incurred. We will respond to your Access Request within a reasonable period of time by:

- providing you with access to your Personal Information; or
- rejecting your Access Request and providing you reasons for this rejection.

If you believe that the Personal Information We hold is inaccurate or otherwise requires correction, you may send Us a correction request. We will review your Personal Information and respond to the request within a reasonable period of time, generally within 30 days of your request, unless We agree in writing to a longer time.

We will deal with any request for correction by correcting the information within 30 days from when the request is made, notifying you within a reasonable period of having corrected the information, and within a reasonable period give each recipient of the information written notice of the correction. If We decide not to correct the information, We will notify you, with reasons, within a reasonable time.

Information We no longer require

Where We no longer require Personal Information, and We are not under any legal obligation to retain the information, We will within a reasonable time destroy that information in a secure and legal way.

Do We ever send your Personal Information overseas?

Emerald Grain's operations are conducted primarily within Australia. It is possible that your Personal Information may be transferred overseas for the purposes listed above.

Emerald Grain discloses certain Personal Information of certain individuals to its Cloud Computing service provider - Salesforce. The Personal Information is stored on the servers of Salesforce customer relationship management system

PRIVACY POLICY

in servers overseas. We will take all reasonable steps to ensure that any Personal Information We provide to any overseas party is treated in accordance with the Act and that your Personal Information is protected.

Security of and access to your Personal Information

We will take reasonable precautions to ensure that the Personal Information We collect, use or disclose is protected. We do this by:

- Restricting access to Personal Information stored electronically or in paper form;
- Use technology to prevent unauthorised access to Our electronic databases such as firewalls;
- Staff training as well as policies and procedures around the use of computers and management of Personal Information;
- Requiring third party service providers to handle Personal Information in accordance with the Act and the APPs.

Cookies

We do not use "cookies" at this time, however We may decide to use "cookies" on Our website in the future.

Links to Non-Emerald Grain and Third-Party websites

Our website may contain links to other websites for convenience and information. We do not control those sites or their privacy practices, and We do not endorse or make any representations about third party websites. Any Personal Information that you provide to unrelated third parties is not covered by this policy.

How to Complain About a Privacy Breach

If you believe Emerald Grain has breached your right to privacy of Personal Information, you may lodge a written complaint to Emerald Grain's Privacy Officer. If you are not satisfied with the way your privacy 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 OAIC may be found at www.oaic.gov.au or by calling 1300 363 992.

How Emerald Grain will deal with a complaint

Emerald Grain is committed to keeping your Personal Information private, and in all cases We will treat your Personal Information with no less protection than that provided for by the Australian Privacy Principles and the privacy laws that are in force in Australia. However, if you believe We have breached your right to privacy of Personal Information or that We have failed to comply with the Credit Reporting Provisions of the Privacy Act or the Credit Reporting Code, We will carefully review your complaint and aim to reply within 30 days of receipt of your complaint.

To make a complaint, please do so by contacting the Emerald Grain Privacy Officer:

By e-mail: compliance@emeraldgrain.com

By letter: **Attention: Privacy Officer**
Emerald Grain Pty Ltd
Level 2, 600 Victoria St Richmond VIC 3121.

Changes or updates to this policy

Emerald Grain may amend this Policy from time to time. These changes will be posted to the Emerald Grain's Website.

How to contact Us

If you have any queries or concerns, please contact the Privacy Officer as above.