



**FARMWORKS AUSTRALIA**  
**FINANCIAL SERVICES PTY LTD**

**Privacy Policy**



**FARMWORKS**  
AUSTRALIA

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**FarmWorks Australia Financial Services Pty Ltd :**  
**ABN 91 117 571 221 (“FarmWorks Financial Services”)**

## **Privacy Policy**

FarmWorks Financial Services are committed to protecting to protecting and maintaining the privacy, accuracy and security of your personal and financial information.

The Privacy Policy applies to FarmWorks Financial Services and it’s related entities. We are bound by the National Privacy principles contained in the Privacy Act 1988.

This Privacy Policy may be amended from time to time, and for any reason. We will update this policy to reflect any changes.

There are occasions where we may need to collect personal information from other parties with or without your direct involvement. Depending upon the product or service you have, or have requested, some examples of the persons or organisations from which we may collect personal information, include:

- publicly available sources of information;
- the Principal provider and owner of the products and services which we offer as Agent for the Principal;
- other organisations or firms, who jointly with us or via contractual arrangement with us, provide products or services to you;
- market research organisations;
- your representatives (such as a legal adviser);
- third party brokers (such as insurance brokers and mortgage brokers);
- credit reporting agencies;

- government agencies (such as the Land Titles Office);

The collection of sensitive personal information is restricted by the provisions of the Privacy Act. This means we will not collect any sensitive information, such as personal information relating to your religious views, ethnicity, political opinion, criminal record, health personal information or sexual preference unless this is necessary to provide you with a specific product or service and you have consented to that collection.

We collect statistical information on website activity, such as the number of users who visit, the date and time of visits, the number of pages viewed and how users navigate through the site. This information is collected through the use of cookies. The details recorded by the cookies are not information which identified the user and therefore is not personal information. A cookie is a small text file placed on your computer hard drive by a web page server, which can then be accessed by our web servers. You may configure your web browser not to accept cookies.

When you ring us, we may also monitor and/or record telephone calls for the purposes of staff training and verification of statements.

This privacy policy outlines to you the ways in which FarmWorks Financial Services aims to protect your personal information and what sort of personal information we hold about you, for what purposes, how it is collected, held, used and disclosed. Personal information is any information, including an opinion that can be used to identify an individual or can be linked to an individual.

If you would like more information, or would like to access the personal information we hold about you, you may do so by contacting us (contact details are provided under the paragraph “Contact Us”).

### **Methods and Types of Information we Collect**

We will only collect personal information relevant to our business relationship with you. There is some personal information, which is necessary for us to collect to be able to provide you with a specific product or service. If you do not provide this personal information we may not be able to provide you with the product or service you have requested.

Depending upon the products or service you have requested, some examples of the type of information we collect are your name, address, contact details, date of birth, employment and financial information such as your income, expenses, debit and credit history and information about your use of the products and services which we offer.

If it is reasonable and practicable to do so, we collect personal information directly from you. How we collect your information will depend upon how you interact with us. We may collect it through application forms, telephone and internet contact and in person through visits to your business premises or your visits to our offices and stores.

### **Use of Information**

When we collect personal information from you, we will inform you of the purposes for which it is collected. Primarily, this will be to provide you with the product or service you have requested and the administration of that product or service.

We may also use your personal information to:

- inform you about other products or services offered by FarmWorks Financial Services. However, you can notify us at any time if you do not wish to receive this information.
- carry out our business which includes performing our internal administration and operations including: accounting, risk management, record keeping, archiving, systems development and testing and staff training.
- develop new products and services.
- undertake planning, research and statistical analysis.
- assist you in your queries.
- prevent fraud and crime in relation to your accounts.
- fulfil our legal requirements (for example, disclosure to law enforcement agencies or the courts).

## **Disclosing Personal Information**

We may need to disclose your personal information to another person or organisation. However, we will only disclose your personal information where we are allowed to or obliged to do so by law or where we have your express or implied consent.

You give express consent when you clearly and unmistakably state so in writing or when speaking to us.

Implied consent is where we have reasonably assumed you have given consent from your behaviour. For example, consent can be implied when a person uses a telephone service for Financial Services and proceeds after hearing a recorded message that the call may be recorded for staff training purposes. Consent to use the information for staff training purposes is implied by the person's action of continuing with the call.

Where we disclose your personal information to organisations that perform or provide products and services for us, for example the Financial Institution providing the products and services which we offer as Agent, we limit this disclosure to the information they need to perform the service. Importantly, we are bound by and bind these companies through contractual arrangements to the same standard of care as we uphold ourselves. They are only given the right to use the personal information for the specific product, service or function that they are performing and cannot legally provide or use this information for any other purpose.

Depending upon the products or service you have requested, we may exchange information about you with, for example:

- agents, contractors and external service providers of FarmWorks Financial Services;
- authorised representatives of FarmWorks Financial Services;
- the Principal provider and owner of the products and services which we offer as Agent for the Principal;
- other organisations or firms, who jointly with us or via contractual arrangement with us, provide products or services to you;
- financial institutions;
- credit reporting agencies;

- debt collecting agencies;
- payment system operators;
- regulatory bodies, government agencies and law enforcement bodies;
- agents acting on your behalf, including your legal adviser and financial adviser;
- your executor, administrator, trustee, guardian or attorney;
- insurers and Reinsurers; and
- superannuation funds.

We share only necessary personal information with members of the FarmWorks Group for the purpose of providing other Group products and services which you may request. The FarmWorks Group means FarmWorks Australia Pty Ltd and its related companies which includes, but is not limited to, FarmWorks Australia Livestock Pty Ltd and Conquest Agrochemicals Pty Ltd.

### **Personal Information about Third Parties**

If at any time you supply us with personal information about another person you are responsible for ensuring that you are authorised to do so and you must inform that person who we are, that we will use and disclose their personal information and that they may gain access to their personal information should we hold it.

### **Marketing of Products and Services**

We may use your information to offer you products and services that we believe may meet your needs. However, you can notify us at any time if you do not wish to receive these offers. We will act promptly on your request which you can make by contacting your Agribusiness Finance Manager or by writing to:

The General Manager

FarmWorks Australia Financial Services Pty Ltd

PO Box 1540

Osborne Park WA 6916

## **Quality of Information**

We have a responsibility to maintain and your personal information by taking reasonable steps to make sure that the personal information collected, used and disclosed is accurate, complete and up-to date.

So that we maintain the accuracy of your personal information at all times, we ask that you notify us immediately when you change your contact details such as your telephone number and address.

## **Security of Information**

We will use reasonable steps, processes and procedures to protect your personal information from misuse, loss and unauthorised access, modification and disclosure.

FarmWorks Financial Services also take all reasonable steps to ensure personal information is only used by employees and disclosed to other organisations to the extent necessary for our business purpose.

If we no longer require information we will destroy it in a secure manner or remove identifying features from it.

We also take reasonable steps to protect the security of your personal information transmitted over the internet and via email. However no data transmission over the internet or by email can be guaranteed as fully secure and accordingly we cannot guarantee or warrant the security of information you send via these mediums.

## **Access to Personal Information**

You can access most of the personal information we hold about you and request corrections.

Under certain circumstances we may not be able to provide you with access to the personal information which:

- reveals personal information about another person;
- would reveal a commercially sensitive decision making process
- we are prevented by law from disclosing

You may be charged a service fee for accessing your personal information.

You can request access to your personal information by contacting your Agribusiness

Finance Manager or by writing to:

The General Manager

FarmWorks Financial Services Pty Ltd

PO Box 1540

Osborne Park WA 6916

### **Government Identifiers**

We do not use your tax file number, Medicare number or any government identifier for the purposes of identifying you with our products or services.

### **Breaches of Privacy and Complaints**

If you believe we have not adhered to our policy or that the privacy of your personal information has been compromised please advise us by contacting your Agribusiness

Finance Manager or by writing to:

The General Manager

FarmWorks Financial Services Pty Ltd

PO Box 1540

Osborne Park WA 6916

In the event we do not resolve a complaint to your satisfaction you may lodge your complaint with the Federal Privacy Commissioner. The Commissioner can be contacted on the privacy hotline: 1300 363 992.

## **Contact Us**

If you would like to contact us about this policy or our products and services please contact your Agribusiness Finance Manager or write to:

The General Manager

FarmWorks Financial Services Pty Ltd

PO Box 1540

Osborne Park WA 6916

Email: [mkuller@fwaus.com](mailto:mkuller@fwaus.com)

This policy is current as at 19<sup>th</sup> January 2006.