



National Farmers Warehouse Pty Limited
326-328 Anzac Avenue
Toowoomba QLD 4350
PO Box 18137 Clifford Gardens QLD 4350

PRIVACY POLICY

RESPECTING YOUR PRIVACY

National Farmers Warehouse Pty Limited ACN 128 327 800 and each of its related entities ("NFW") takes its obligations under the Privacy Act, 1988 (Cth) ("Act") and the Australian Privacy Principles seriously. NFW respects the right to privacy of its customers, suppliers, contractors, agents and others with whom it deals ("You/Your") and understands the need to protect Your personal information.

NFW is bound by the Privacy Act, 1988 (Cth) ("Act") and the Australian Privacy Principles made under the Act and other laws and codes relating to personal information.

OUR PRIVACY POLICY

This Policy sets out how NFW manages Your personal information. It also describes, in general terms, the type of personal information NFW holds, for what purpose and how that information is collected, used, stored and disclosed. This Policy applies to all Your dealings with NFW whether through NFW's stores, other retail outlets, warehouses or website.

COLLECTING YOUR PERSONAL INFORMATION

As a large supplier of products and services, personal information collected and maintained by NFW generally comprises:

1. personal details such as name, address and date of birth information;
2. contact details including phone number, fax number and email address;
3. credit card and cheque details;
4. reports from credit reporting agencies;
5. business details such as company name, size and business type; and
6. unique identifiers such as user names, account numbers and passwords.

This personal information is collected for the purpose of NFW's dealings with You, performing credit worthiness checks in accordance with NFW credit policies and promoting and marketing NFW's goods and services.

USE AND DISCLOSURE OF YOUR PERSONAL INFORMATION

Personal information, as disclosed at the time of collection, is used by NFW for the primary purpose of supplying You with NFW's products and services. It is also used for ancillary purposes such as, providing customer support, product development, market research, reporting delinquent debts to a credit reporting agency and meeting NFW's regulatory and legal obligations.

NFW may also use personal information collected for the purpose of marketing and promoting its goods and services. If at any time, You do not wish to receive direct marketing information, You may elect to "opt-out" of receiving direct marketing by contacting NFW.

NFW undertakes to You that it will not sell, license or exchange Your personal information. NFW will not disclose personal information to third parties to market their goods and services. NFW will not otherwise use or disclose Your personal information unless such use or disclosure is authorised under the Australian Privacy Principles. Some examples of where the use or disclosure of Your personal information would be authorised are:

1. use or disclosure is required or authorised at law;
2. use or disclosure is necessary to prevent a threat to life, health or safety;
3. use or disclosure is necessary to investigate suspected unlawful activity, to prevent or detect criminal offence or improper conduct;
4. use or disclosure is reasonably necessary for the preparation or conduct of court proceedings; or
5. You have consented, either expressly or implicitly to the disclosure of information about You.

NFW relies upon third party contractors and suppliers ("Agents") to undertake specialised activities or services such as mail outs and internet communications or other promotions. The Agents act on behalf of NFW and have agreed not to use any personal information about NFW's customers provided to them for any purpose other than for the specific engagement on NFW's behalf. Whilst personal information may be provided to these Agents to enable them to perform their tasks, such information remains the property of NFW.

ACCURACY OF YOUR PERSONAL INFORMATION

NFW aims to ensure that all personal information held about You is collected and used in accordance with the Australian Privacy Principles. This means that from time to time, NFW may contact You to see if there are any changes to Your personal information. If You find that the personal information as held by NFW is not accurate, complete or otherwise requires amendment, please contact NFW.

PERSONAL INFORMATION SECURITY

NFW keeps personal information about its customers secure and take reasonable precautions to minimise the likelihood of misuse, loss or unauthorised access, modification or disclosure of such information.

DESTRUCTION OF PERSONAL INFORMATION

NFW takes all reasonable steps to ensure that personal information about its customers is destroyed when it is no longer required.

ACCESS TO YOUR PERSONAL INFORMATION

NFW will give You access to Your personal information which it holds about You. Your right to access Your personal information may be affected by matters such as:

1. the information being commercially sensitive to NFW or one of its service providers or customers;
2. access posing a threat to life or health of any individual;
3. access having an unreasonable impact on the privacy of others;

4. access being unlawful;
5. access prejudicing an investigation or enforcement activities relating to criminal conduct or other breaches of law;
6. a frivolous or vexatious request by You or some other person on Your behalf;
7. the existence of a legal dispute or potential legal dispute; and
8. denial of access being required or authorised by law.

If NFW denies You access to Your personal information, NFW will provide an explanation. For most requests, Your information will be provided free of charge, however NFW may charge a fee to cover its reasonable costs in relation to retrieving and supplying the information to You.

RESOLVING YOUR PRIVACY CONCERNS

NFW have nominated a Privacy Officer, Russell Brown to manage any privacy complaints. If You have any questions about NFW's privacy practices or wish to make a complaint about how Your personal information is managed, please contact our Privacy Officer on 1800 300 038. Any privacy complaint will be handled by NFW in accordance with this Privacy Policy. NFW will respond to complaints as soon as practicable.

CHANGES TO THIS POLICY

NFW reserve the right to make changes to this Privacy Policy from time to time. Any changes to the Privacy Policy will be published on NFW's website. We encourage You to periodically review the Privacy Policy for the latest information on NFW's privacy practices.

EXCLUSION

This Policy does not apply to information held by NFW about its employees.

ADDITIONAL INFORMATION

To review and update Your personal information or to obtain a copy of this Privacy Policy, please contact NFW's Privacy Officer by email at russell.brown@nfw.com.au or by telephone on 1800 300 138. This Privacy Policy may also be found on NFW's website at www.nfw.com.au.

POLICY AUTHORISED BY:

THE DIRECTORS

NATIONAL FARMERS WAREHOUSE PTY LIMITED

ACN 128 327 800

EFFECTIVE: March 2014