

Purpose:

Privacy

Responsibility:

All employees

Policy:

About this Statement

This policy statement explains how Brennan Mayne Agribusiness will collect, store, use and disclose personal information.

In this policy the terms 'we', 'us', and 'our' all refer to Brennan Mayne Agribusiness.

We are bound by the *Privacy Act 1988 (Cth) (Privacy Act)* and are committed to protecting personal information (including credit information and credit eligibility information) we may hold at any time in respect to individuals in accordance with those requirements.

What is 'Personal Information'

'Personal Information' is information or an opinion about a reasonably identifiable individual. The type of information that we collect is information about our clients (you) and is relevant to our relationship or service our client (you) are using enquiring about or making an application for.

We may also collect "Sensitive Information" which is a category of 'personal information' and may include information on topics such as health in certain circumstances, for example if an application for assistance with financial hardship caused by injury or illness. As this is sensitive information we realise its importance and it is treated with the highest degree of security and confidentiality.

Why does Brennan Mayne Agribusiness collect personal information?

Personal information is collected, held and used so we can better establish and administer our services to you as well as to comply with the law. In general personal information is needed when considering applications made to others and from others on behalf of you, performing administrative functions and to be able to provide the best service possible provided by us.

How does Brennan Mayne Agribusiness collect personal information?

We collect most of our information directly from you. Personal information is collected when you talk to us in person on the phone and email, or when it is provided to us with your authority, e.g. your accountant to us directly. Information can be collected from other people or organisations. For example, publicly available services, your representatives (legal advisors, guardian, trustee accountant and your insurers) we may also collect information we have not asked for about you from third parties. We will only keep and disclose this information as permitted by law.

How does Brennan Mayne Agribusiness store personal information?

We store all information on clients (you) in a number of ways, most will be electronic. Some information we hold about our clients (you) will be stored in paper files.

How does Brennan Mayne Agribusiness protect personal information?

All reasonable steps are taken to protect your personal information from loss, unauthorised access, misuse, modification or disclosure.

These include and are not limited to;

- Using appropriate information technology and processes;
- Employees are bound by internal information security policies and are required to keep information secure;
- Protect paper and computer documents from unauthorised access or use through physical security systems we have on premises;
- Using a security system network for protection of electronic files
- Securely destroying and de-identifying all personal information that is no longer required subject to our legal obligations for keeping some information for some periods and;
- Regularly monitoring and reviewing our compliances with internal policies and industry best practice.

While reasonable measures are taken to protect all personal information, no data transmission over the internet can be guaranteed as fully secure, and from this we cannot guarantee information sent via the internet is fully secure. Information submitted over the internet is at your own risk.

Why Brennan Mayne Agribusiness exchanges personal information with third parties?

Disclosure of information with third parties will be done in connection with establishment and administration of your file.

The types of organisations we may disclose information with include banks and other credit providers, regulatory bodies and government, courts and external dispute resolution schemes, your agents, brokers, referees, guarantors and other intermediaries that will improve our service to you or as required by the law.

Updating and accessing personal information

Reasonable steps are undertaken by us to ensure that your personal information is accurate, complete and up-to-date.

You may request at any time to have access to your personal information by;

- Phone
- Email
- Person or
- Post

Under some circumstances, we may not be able to give you access to all your personal information in our possession. These circumstances include but are not limited to;

- Where giving you access would compromise some other person's privacy;
- Where giving you access would disclose commercially-sensitive information of ours or any of our clients or agents
- Where we are prevented by law from giving you access; or

- Where the personal information you request relates to existing or anticipated legal proceedings.

If we are unable to give you access, we will consider whether the use of an intermediary is appropriate and would allow sufficient access to meet the needs of both parties.

Under the Privacy Act, you also have the right to request that we correct information that you believe to be inaccurate, out of date, incomplete, irrelevant or misleading.

Reasonable steps will be taken to correct your information.

If there is a denial of access or dispute as to the correctness of personal information held, we will provide you with reasons for the denial or refusal to correct.

Privacy Concerns and Complaints

We are committed to resolving any concerns and complaints you may have. Concerns and complaints can be received by;

- In person
- by phone
- in writing and
- via email



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Authorised Credit Representative of
Centrepoint Alliance Lending Pty Ltd
ABN 40 100 947 804
Australian Credit Licence 377 711

Exchange of information with overseas parties

Some of the parties with which we exchange your personal information, including possible service providers and other third parties as listed above, may be outside Australia in countries including but not limited to New Zealand.

We may also need to send information overseas to process transactions you have instructed us to make. The countries to which we disclose your information will depend on the individual transaction.

Changes to Privacy Policy

Any changes to the privacy policy will be made available when the policy is implemented via contact of the Brennan Mayne office. It will also be available at request from the staff via; email, post or fax.

Contact us

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