

# Privacy Policy

## Ameropa Australia Privacy Policy

At Ameropa Australia, we are committed to ensuring that your personal information is protected. Ameropa Australia is bound by the Australian Privacy Principles set out in the Privacy Act 1988 (Cth) (the “Act”). This privacy policy outlines the personal information Ameropa Australia may collect from you and how Ameropa Australia handles that information.

References to Ameropa Australia”, “we” “us” or “our” mean Ameropa Australia Pty Ltd ABN 21 009 504 394 trading in its own name or under any of its business names including Impact Fertilisers and Brown’s Fertilisers and any of its related companies.

Ameropa Australia will only collect, use, disclose or store personal information in accordance with the Act and this privacy policy.

### What is “Personal Information”?

Personal information means any information or an opinion about you that identifies you, or from which your identity can reasonably be determined, whether the information is true or not and whether the information is recorded in a material form or not.

### Employee Records

We collect information in relation to employees as part of their application and during the course of their employment, either from them or in some cases from third parties such as recruitment agencies. Under the Privacy Act, personal information about a current or former employee may be held, used or disclosed in any way that is directly connected to the employment relationship. We handle employee information in accordance with legal requirements and our applicable policies in force from time to time.

### Collection of Personal Information

Ameropa Australia collects personal information where reasonably necessary so that it can conduct its business. We collect personal information when we deal with clients, customers or others with whom we have business dealings. We also collect information when a customer or client requires us to collect information on their behalf. We will take reasonable steps to ensure that you are aware why we are collecting your personal information and how we plan to use it. Often these issues will be obvious when we collect the information.

Ameropa Australia collects a range of information about its existing and prospective customers, contractors, suppliers, distributors, agents and service providers.

Where possible, we will collect your personal information directly from you. However, we may also need to collect personal information (including credit information and credit eligibility information) about you from a third party. These parties may include other credit providers or financial institutions, your representatives such as financial advisers or accountants, your insurers, publicly available sources (for example, telephone directories), brokers, referrers or other intermediaries, our corporate partners or agents, government agencies and credit reporting bodies (CRBs).

From time to time we may receive information that we have not asked for about you from third parties. We will only keep, use and disclose this information as permitted by law.

Ameropa Australia may collect and use personal information for a wide range of purposes depending upon the circumstances in which we receive or collect the information. These purposes include (without limitation):

- selling and purchasing products and services relevant to our business;

- performing associated administrative tasks (such as issuing and receiving invoices and statements);
- responding to consumer enquiries and complaints and conducting customer satisfaction research
- direct marketing to inform our customers and others about our products and services;
- assessing the creditworthiness of customers applying for accounts with us;
- considering your credit Application (or a related guarantee and indemnity), establish and administer the credit or products provided to you;
- collect overdue payments relating to credit you owe or a guarantee you have given
- building and maintaining business relationships and improve our products and develop new products or services;
- managing accounts and maintaining contact with customers and suppliers; and
- complying with legislative and regulatory requirements, for example under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

We usually collect personal information such as contact details and, where relevant, job title or position and expertise. We may include your personal information, including information and opinions about you in our records.

In addition to the above, we may use technology called “cookies” to collect statistical information on our website use. When you call us on the telephone, we may monitor the telephone conversation for staff training purposes. Sensitive personal information includes information about an individual’s health, criminal records, religious beliefs, ethnicity or political opinions. As a general rule, we do not collect sensitive personal information. However, if we do collect sensitive personal information, we may only collect it with your consent and if the information is reasonably necessary for our functions or activities or as otherwise permitted by law.

If you are unable or unwilling to provide us with personal information in some circumstances, we may not be able to provide certain services to you or purchase certain services from you.

If we use or disclose your personal information for the purpose of direct marketing, we will provide you with contact information to enable you to easily request not to receive direct marketing communications.

### **How do we collect and store personal information?**

We will usually collect information directly from you by means of application forms, letter, email, by telephone or in person.

We may also collect information about you through your use of the Website.

Personal information is stored either electronically or in paper files.

### **Use and Disclosure of Personal Information**

We may use the personal information that you have provided to communicate with you and to enhance and develop our relationship with you. We may also use the personal information that you have provided for other purposes related directly or indirectly related to the purpose for which we collected the information or where permitted or required by law.

We may disclose your personal information in the normal operations of our business with parties which include our related bodies corporate, other credit providers (for example, to notify them of a default by you or of the status of your credit facility if you are in default with any of those other credit providers),

regulatory bodies and government agencies, courts and external dispute resolution schemes, your agents, brokers, referrers and other intermediaries, credit and debt agencies, payments systems participants, agents, contractors and professional advisers who assist us in providing our services, your or our insurers, your referees and guarantors or borrowers as applicable (or prospective referees and guarantors or borrowers) and third parties for securitisation purposes and organisations that carry out functions on our behalf including mailing houses, data processors, researchers, debt collectors, system developers or testers, accountants, auditors, valuers and lawyers.

We may also disclose your personal information to third parties where you request us to or consent to us doing so or in order to fulfil our legal obligations.

We will not sell your personal information to a third party.

Some of the parties with which we exchange your personal information (including credit information and credit eligibility information) may be located outside Australia in countries including Switzerland and Singapore.

Ameropa Australia will generally not provide your personal information to any third party except where:

- that disclosure is required for the purposes for which we collected the information;
- that disclosure is necessary in order to perform our business operations;
- you have consented to that disclosure;
- we are required at law to disclose that information; or
- we are otherwise permitted to disclose the information under the Act or any other applicable law.

### Credit information

Where you have applied for credit terms, we may exchange your personal information (including credit information) with the CRB named below -

Equifax Australia

Address: PO Box 964, North Sydney NSW 2059

Phone: 1300 921 621

Email: [equifax@email.equifax.com.au](mailto:equifax@email.equifax.com.au)

Privacy policy: [www.equifax.com.au/credit-reporting-policy](http://www.equifax.com.au/credit-reporting-policy)

Your personal information (including credit information) may be used by CRBs to include in reports provided to credit providers to assist those credit providers to assess your credit-worthiness. 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 a CRB.

The privacy policy of each CRB, a copy of which can be found using the relevant link above, sets out how the CRB manages your personal information (including credit information).

You have the right to request a CRB not to use your credit reporting information for the purposes of pre-screening of direct marketing by a credit provider. You also have the right to request a CRB not to use or disclose your credit reporting information, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

### Disclosure Overseas

We will not send your personal information outside Australia without your consent unless:

- we are required to do so by Australian law or by a court/tribunal order;

- we reasonably believe that the recipient of the personal information will be required to deal with the personal information in accordance with privacy principles which are substantially similar to the Australian Privacy Principles and mechanisms can be accessed by you to enforce protection of those principles;
- you consent to the disclosure after being expressly informed by us that if you consent to the disclosure the relevant Australian Privacy Principles will not apply; or
- a relevant exception under the Act applies such as the prevention of a serious threat to life, health or safety.

## Storage and Security of Information

Ameropa Australia uses a variety of physical and electronic security measures including restricting physical access to our offices, firewalls and secure databases with the aim of keeping personal information secure from misuse, loss or unauthorised use or disclosure.

We will take reasonable steps to:

- protect your personal information from interference, misuse, loss, unauthorised access, modification or disclosure; and
- destroy or permanently de-identify your personal information when it is no longer required; and
- keep your personal information up to date, accurate, complete and relevant.

Notwithstanding the above, except to the extent that liability cannot be excluded due to the operation of law, we do not accept liability (including in negligence) for the consequences of any unauthorised access to, or unauthorised use of, your personal information.

## Access and Correction

You may request access to or seek correction of any of the personal information we hold about you (including any credit eligibility information we hold) unless an exception under the Act applies. We may charge you a reasonable fee to provide the information requested. Please contact our Company Secretary as below, to seek access to your personal information or if you have a complaint concerning your information privacy. We may deny your request to access or correct your personal information in some circumstances. However, if we do this, we will provide you with written reasons as to why we have refused to provide the information requested. We will also provide you with information about the complaint mechanisms available to you.

Our Company Secretary will investigate any access or correction requests and respond to you as soon as reasonably practicable and in the manner requested by you if it is reasonable and practicable to do so.

## Media and Marketing

You are not required to provide us with any personal information when visiting our website. However, sometimes we need to collect information from you in order to provide services that you request, for example, to provide you with commercial information such as pricelists.

## Website and Online Dealings

When you visit the Ameropa Australia website, certain information may be logged by our server, or by a third party on our behalf including:

- Your internet addresses
- Your server's IP address
- Your domain name if applicable

- The date, time and duration of your visit to the website
- The pages you accessed, and documents downloaded
- The previous website you have visited; and
- The type of device, browser and operating system you are using.
- Your geographical location

The information is only used for statistical and website development purposes. This information may be passed on to us in aggregated form by a third party engaged by us to perform website analytical services but will not be passed on to use by our website host. As at the date of this version of the Privacy Statement, our website host is iiNet and we engage Playground Multimedia Pty Ltd to perform website analytical services using Google Analytics.

Both iiNet and Playground Multimedia Pty Ltd are required to comply with the Australian Privacy Principles.

We make limited use of cookies on our website. We only use cookies to improve the functionality of our website, not to store any of your personal information. A cookie is a small message given to your web browser by our web server. The browser stores the message in a text file, and the message is then sent back to the server each time the browser requests a page from the service. When cookies are used on our website, they are used to store information relating to your visit such as a unique identifier, or a value to indicate whether you have seen a web page. They are used to distinguish your internet browser from the thousands of other browsers. Our website will not store personal information such as email addresses or other details in a cookie.

Most internet browsers are set up to accept cookies. If you do not wish to receive cookies, you may be able to change the settings of your web browser to refuse all cookies or to notify you each time a cookie is sent to your computer, giving you the choice whether to accept it or not. You should seek advice from an IT service provider if you do not understand how to exercise this option on your browser.

The internet is not a secure environment. If you send us personal information including your email address by way of the internet, whilst Ameropa Australia will take reasonable steps to ensure that the personal information received is dealt with in accordance with the APPs the personal information is sent at your own risk.

When you are in the secured sections of the Website, communications that you make are transmitted using 2048 bit encryption, using secure sockets layer (SSL) technology. This means that transactions can only be intercepted in their encrypted form.

You must ensure that you keep any passwords, login IDs and other account details relating to the Website confidential. Please notify us immediately if there is any unauthorised use of your account by any other Internet user or any other breach of security.

To ensure your own security, you should always run anti-virus software on your computer.

The website may contain links to third party websites. Ameropa Australia is not responsible for the privacy practices or content of any such sites. This privacy policy only applies to information collected by Ameropa Australia.

### **Use of a Pseudonym**

If you wish to do so, you may deal with us anonymously or with a pseudonym, unless it is not practicable for us to deal with you on that basis.

### **Complaints or Further Information**

We recognise the responsibility of protecting the privacy of your personal information. If you have any questions or comments about our administration of your personal information, please contact the Company Secretary at the contact details below.

You may also use these contact details to communicate any concerns or complaints that you have regarding compliance with our Privacy Policy and the APPs, Part IIIA of the Privacy Act (which covers credit information), or a credit reporting code of conduct that has been registered under the Privacy Act.

We usually give a written response within 30 days to a report of a concern or a complaint, unless we need more information from you to investigate the matter raised.

If you are not satisfied with how we handled your complaint, you may lodge a complaint with the Office of the Australian Information Commissioner at:

Office of the Australian Information Commissioner

Telephone 1300 4363 992

Address GPO Box 5218 Sydney NSW 2001

Fax 02 9284 9666

Email [enquiries@oiac.gov.au](mailto:enquiries@oiac.gov.au)

Website [www.oaic.gov.au](http://www.oaic.gov.au)

## Responsibility and Review

The Company Secretary is responsible for compliance with this Policy and for ensuring that it is brought to the attention of existing and new employees, contractors, customers and suppliers of Ameropa Australia. This policy will be reviewed periodically and updated where required.

## Ameropa Australia Contact Details

If you have any questions or comments concerning this Policy or our handling of your personal information, you may contact the Company Secretary at:

Ameropa Australia Pty Ltd

Level 5, 8 Queens Rd

Melbourne Victoria 3004

AUSTRALIA

Email: [peopleculture@ameropa.com.au](mailto:peopleculture@ameropa.com.au)

## Changes to the Policy

Ameropa Australia may amend this policy from time to time. Changes will be posted on the Ameropa Australia Website and will be effective immediately upon publication.

## Version

This version of the Ameropa Australia Privacy Policy is dated April 2021.