



Advancing Agriculture Pty Ltd

Trading As **ConsultAg**

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Privacy and Spam Policy

Version 1, 1st July 2016.

Our Commitment

Advancing Agriculture Pty Ltd trading as ConsultAg (“ConsultAg”) is committed to providing the highest levels of service to our Members and their Clients. ConsultAg and ConsultAg Members (“We”) understand that our Member’s Clients may have concerns about their privacy and the confidentiality and security of information that ConsultAg or ConsultAg Members may obtain about them. Privacy Amendment (Enhancing Privacy Protection) Act 2012 sets out a number of Australian Privacy Principles (APPs). Our, and our Members aim is to both support and ensure that we comply with these principles. Further information on privacy in Australia may be obtained by visiting the website of the Office of the Australian Information Commissioner at <http://www.oaic.gov.au>.

ConsultAg Members

ConsultAg is an umbrella service company that provides administrative and support services to its Members. Its sole purpose is to provide its “Members” with shared resources so that the Members can service their Clients more efficiently and effectively.

For more information on how this relationship operates, see www.consultag.com.au/about-us/.

ConsultAg and/or ConsultAg Members:

1. Provide services to Subscribers and Member Clients that include the provision of information by mail, email, voice message, fax and SMS.
2. In the provision of services, ConsultAg or ConsultAg Members may collect information about the production and financial resources of the business which are commercially sensitive and confidential in nature.
3. In the performance of duties, ConsultAg Members may discuss with third parties the Business details of Member Clients if Members have permission from the Client to do so.

This Privacy Policy discloses the purpose, and how the personal information you provide to us and our Members, is collected, used, held, disclosed and disseminated. We encourage you to check our website regularly for any updates to our Privacy Policy.

Your Personal Information

ConsultAg or ConsultAg Members may obtain personal information about you including:

ConsultAg Member Offices

For more information about the ConsultAg group and its Member agricultural consultants, see www.consultag.com.au/about-us/

Perth`
PO Box 968
South Perth WA 6951
(08) 6253 2000

Lake Grace
PO Box 212
Lake Grace WA 6353
(08) 9865 1616

Narrogin
PO Box 398
Narrogin WA 6312
(08) 9881 5551

Northam
PO Box 321
Northam WA 6401
(08) 9622 5095

Kulin
PO Box 142
Kulin WA 6365
0428 651 626

Dongara
PO Box 632
Dongara WA 6525
0428 225 095

- your name, contact details, date of birth, tax file number
- information regarding your dependents and family commitments
- your occupation, and employment history
- your financial circumstances, needs and objectives;
- your assets, liabilities, income, expenses insurances, and social security entitlements

How We Collect Personal Information

ConsultAg or ConsultAg Members collect personal information directly from you or from third parties once authorisation has been provided by you. You have the right to refuse us authorisation to collect such information from a third party.

How We Use Your Personal Information

Primarily, your personal information is used in order that ConsultAg can provide information to Subscribers or ConsultAg Members provide advice to Clients. We may also use the information for purposes related to the primary purpose where it is reasonable for you to expect the information to be disclosed.

From time to time, we may provide you with direct marketing material. If, at any time, you do not wish to receive this information any further, you may contact us with this request. You will be given the opportunity to “opt out” from receiving communications from us or from third parties that send communications to you. You may “opt out” from receiving these communications, such as newsletters, emails and other marketing and promotional materials, by contacting us directly. We maintain details of the source of your personal information used for direct marketing and you have the right to request these details. We will endeavour to meet any requests within 2 weeks. We maintain a Register for those individuals not wanting direct marketing material.

When We May Disclose Your Personal Information

In line with modern business practices common to many financial institutions and to meet your specific needs we may disclose your personal information to the following organisations:

- product providers in order to manage or administer your product or service;
- compliance consultants;
- contractors or temporary staff to handle workloads during peak periods;
- insurance reference bureaus and loss adjusters;
- your professional advisers, including your solicitor, accountant or marketing advisor as authorised by you;
- information technology and communication service providers including to enable SMS, voice message and fax delivery;
- another Member of ConsultAg if necessary;
- a potential purchaser/organisation involved in the proposed sale of our business for the purpose of due diligence, corporate re-organisation and transfer or all or part of the assets of our business. Disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them;
- a new owner of our business that will require the transfer of your personal information;
- a debt collection agency for financial default purposes;
- government and regulatory authorities, as required or authorised by law;

Our employees, Members and the outsourcing companies/contractors are obliged to respect the confidentiality of any personal information held by ConsultAg.

The Corporations Act has provided the Australian Securities and Investments Commission with the authority to inspect certain personal information that is kept on our files about you.

How We Store and Secure Your Personal Information

We keep your personal information in your client files or electronically. To prevent unauthorised access to your information, ConsultAg has installed computer and network security, including encryption, password protection, anti-spy-software and firewalls. Only ConsultAg staff and ConsultAg Members have access to data file information. Hard copies of any information are stored in locked offices and equivalent secure off site storage areas.

Personal information is treated as confidential information and sensitive information is treated as highly confidential.

It is a legislative requirement that we keep all personal information and records for a period of 7 years. Should you cease to be a client of ours, we will maintain your personal information on or off site in a secure manner for 7 years. After this, the information will be destroyed.

Ensure Your Personal Information Is Correct

ConsultAg and ConsultAg Members take all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date. To ensure we can maintain this level of accuracy and completeness, we recommend that you:

- inform us of any errors in your personal information; and
- update us with any changes to your personal information as soon as possible.

If you provide inaccurate or incomplete information we may not be able to provide you with the products or services you are seeking,

Unsolicited personal information

We don't usually collect unsolicited personal information. Where we receive unsolicited personal information, we'll determine whether or not it would have been permissible to collect that personal information if it had been solicited. If we determine that collection would not have been permissible, to the extent permitted by law, we'll destroy or de-identify that personal information as soon as practicable.

Access to Your Personal Information

You have a right to access your personal information, subject to certain exceptions allowed by law. We ask that you provide your request for access in writing (for security reasons) and we will provide you with access to that personal information. Access to the requested personal information may include:

- providing you with copies;
- providing you with the opportunity for inspection; or
- providing you with a summary.

To cover administration costs of providing access to your personal information a charge (\$25.00) may be applied. If charges are applicable in providing access to you, we will disclose these charges to you prior to providing you with the information.

Some exceptions exist where we will not provide you with access to your personal information if:

- providing access would pose a serious threat to the life or health of a person;
- providing access would have an unreasonable impact on the privacy of others;
- the request for access is frivolous or vexatious;
- the information is related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
- providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- providing access would be unlawful;
- denying access is required or authorised by or under law;
- providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security.

Should we refuse you access to your personal information, we will provide you with a written explanation for that refusal.

Using Government Identifiers

Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

Dealing with us anonymously or using a pseudonym

You have the option to deal with us by not identifying yourself or by using a pseudonym where it is lawful and practicable to do so. For example, if you telephone requesting our postal address.

Your sensitive information

Without your consent we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of professional or trade association, membership of a trade union, details of health, disability, sexual orientation, or criminal record. Should we ever undertake direct marketing, we will only use or disclose your sensitive information with your consent.

This is subject to some exceptions including when:

- collection is required by law; and
- the information is necessary for the establishment, exercise or defence of a legal claim.

Our Website

ConsultAg website may provide links to third party websites. The use of your information by these third party sites is not within our control and we cannot accept responsibility for the conduct of these organisations. Other websites are not subject to our privacy standards. You will need to contact or review those websites directly to ascertain their privacy policies.

You may register with us to receive newsletters and other information. By doing so, your name and email address will be collected and stored on our database. We take care to ensure that the personal information

you give us on our website is protected. For example, our website has electronic security systems in place, including the use of firewalls and data encryption.

If you do not wish to receive any further information from us, or you wish to update your registration details, please email your request to us. We will endeavour to meet your request within 5 working days.

Our Website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

Complaints Resolutions

Please contact our Privacy Officer if you wish to complain about any breach or potential breach of your privacy rights. We will refer your complaint to our Privacy Officer who will investigate the issue and determine the steps we will undertake to resolve your complaint. We will contact you if we require any additional information from you and will notify you in writing of the determination of our Privacy Officer. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Australian Information Commissioner at www.oaic.gov.au.

Contact Details

Privacy Officer: Kim Povey
Address: 10 Lyall Street
South Perth WA 6151
Telephone : 08 6253 2000
Facsimile: 08 6253 2020
E-mail: kp@consultag.com.au

Spam Policy

Spam is a generic term used to describe electronic 'junk mail'- unwanted messages sent to a person's email account or mobile phone. In Australia, spam is defined as 'unsolicited commercial electronic messages'.

The Australian Communications Authority (ACA) is responsible for enforcing the provisions of the Spam Act. Additional information about the Spam Act and the ACA's role is available from: www.aca.gov.au.

'Electronic messaging' covers emails, instant messaging, SMS and other mobile phone messaging, but does not cover normal voice-to-voice communication by telephone.

ConsultAg and ConsultAg Members comply with the provisions of the Spam Act when sending commercial electronic messages.

Equally importantly, ConsultAg and ConsultAg Members make sure that our practices are in accordance with the Australian Privacy Principles in all activities where they deal with personal information.

Internal Procedure for dealing with complaints

The three key steps ConsultAg and ConsultAg Members follow:

- Consent – Only commercial electronic messages are sent with the addressee's consent – either express or inferred consent.
- Identify – Electronic messages will include clear and accurate information about the person and the company that is responsible for sending the commercial electronic message.

- Unsubscribe – We ensure that we deal with unsubscribe requests promptly when you reply “Unsubscribe” to any of our emails.

Comply with the law regarding viral messages

ConsultAg and ConsultAg Members ensure that Commercial Communications that include a Forwarding Facility contain a clear recommendation that the Recipient should only forward the Commercial Communication to persons with whom they have a relationship, where that relationship means that person could be said to have Consented to receiving Commercial Communications.

Comply with the age sensitive content of commercial communication

Where the content of a Commercial Communications seeks to promote or inspire interaction with a product, service or event that is age sensitive, ConsultAg and ConsultAg Members take reasonable steps to ensure that such content is sent to Recipients who are legally entitled to use or participate in the product service or event.

Complaints Resolutions

The Spam Act specifies that the person’s consent has been withdrawn within five working days from the date that an unsubscribe request was sent (in the case of electronic unsubscribe messages) or delivered (in the case of unsubscribe messages sent by post or other means).

Please contact our Privacy Officer if you wish to complain about any breach or potential breach of your privacy rights. Your complaint will be responded to within 7 days. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Australian Information Commissioner or the Australian Communications Authority.

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