

PRIVACY POLICY

STOCKMAN PAPER MERCHANTS ABN 72 770 426 173

The Privacy Act 1988 (Cth) (“the Act”) and the Credit Reporting Privacy Code requires Stockman Paper Merchants (ABN 72 770 426 173) (“the Company”) to have procedures in place that covers the collection, use, treatment and disclosure of personal information that the Company may receive from its customers. This information is needed to process the requirements of the Company’s customers and is used for internal purposes. Without this information the Company is unable to provide the correct service necessary or agree to any contract of terms. The Company complies with the Australian Privacy Principles in relation to the collection, use, treatment and disclosure of information.

This policy outlines how the Company and its related entities collect, use and manage personal information of its customers. If the Company is providing credit to you, you should also read the Company’s Credit Reporting Policy, available on its website.

Collection of Personal Information

The types of personal information the Company may collect or hold will vary depending on your dealings with the Company.

The Company may collect and hold any or all personal information such as:

- name;
- address(es);
- date of birth and gender;
- occupation;
- telephone numbers;
- email address(es);
- bank account and credit card details;
- drivers licence details;
- details of products and services provided to you by third parties;
- details of court writs and court judgments against you;
- bankruptcy, debt agreement and personal solvency information;
- details of your current and past shareholding and office holding and other information available from the Australian Securities and Investment Commission; and
- details of previous credit defaults by you.

The personal information may be collected:

- directly from you and when you complete any trading agreement or application;
- when you visit the Company website or provide the Company with feedback or fill out any form on the Company's website;
- from other entities who provide services to the Company related to the products and services the Company provides to its customers;
- from publicly available information;
- from credit reporting bodies, such as VEDA or Dun & Bradstreet ("D&B") and other credit providers;
- from an individual's representative (i.e. spouse, business adviser);
- from subsidiaries or related entities of the Company; and
- as a result of any enquiries made by the Company.

How the Company uses Personal Information

The Company may use the personal information collected to provide an individual with products and services as requested.

The Company may also use the personal information collected to:

- inform you of other products, services or offerings available from the Company or its affiliates, including related entities and business associates, including any marketing material;
- customise the content you see;
- conduct surveys or research about your opinion of current services and products or of potential new services and products that may be offered;
- contact you regarding a product offered by an external business partner which may be of interest to you;
- provide to likely or actual buyers of the whole or part of the Company's business or for internal restructuring purposes; and
- lodge a security interest on the Personal Property Securities Register.

You expressly consent to the Company using your personal information for the marketing functions of the Company or its related body corporates. The marketing functions may relate to:

- products and services the Company or its related body corporates provide;
- promotions being run by the Company or a third party which the Company believes may be of interest to you; and
- new developments in relevant industries which may be of interest to you.

If you no longer wish to receive marketing information from the Company or its related body corporates, you may advise the Company of this in writing.

Disclosure of Personal Information

The Company may disclose your personal information to third parties including:

- credit providers, credit reporting bodies and trade references;
- government and regulatory authorities, including the Personal Property Security Registrar;
- the Company's professional advisers;
- an individual's representatives;
- subsidiaries or related entities of the Company; and
- to a likely or actual buyer of the whole or part of the Company or its business.

The Company may also supply personal information to its agents or contractors for the following purposes:

- mailing and delivery services;
- billing and debt recovery functions; and
- customer inquiry services.

Management and Protection of your Personal Information

The Company will manage and store personal information provided securely and will take all reasonable steps to prevent:

- unauthorised access to or disclosure of your personal information; and
- loss or misuse of your personal information.

Where the Company has links to websites outside the Company, the Company cannot ensure that your privacy will be protected in accordance with this policy. You should consult these other websites' privacy policies as the Company has no control over them and is not responsible for any information that is submitted to or collected by these third parties.

Once your personal information is no longer needed by the Company, reasonable steps will be taken to destroy or de-identify it.

No data transmission over the internet can be guaranteed to be completely secure. As a result, while the Company strives to protect users' personal information, the Company cannot ensure or warrant the security of any information transmitted to it or from its online products or services, and users do so at their own risk. Once the Company

receives your transmission, it makes reasonable efforts to ensure its security on its systems.

Correction of your Personal Information

The Company may take such steps to make appropriate corrections, deletions and additions, in the circumstances that are reasonable to ensure that personal information is accurate, up to date and not misleading. If the Company cannot take reasonable steps to correct the information due to such correction being technically impossible or would be impracticable for the Company to perform, the Company may be unable to continue to provide services to you. In these cases, the Company will provide reasons for denial of correction. To correct your personal information, please contact the Company's Privacy Officer as per the details provided further on in this policy.

Accessing your Personal Information

You may make a written request to the Company to access the personal information the Company holds about you.

The Company will only deny you access to the personal information it holds if there are legal or administrative reasons to deny you access. In circumstances where access is denied, you will be informed in writing of the denial and the reasons access was denied.

We may charge a fee for retrieving and providing your personal information. If a fee is to be charged you will be advised of the fee prior to the personal information being provided.

Sensitive Information and Government Identifiers

Sensitive information includes information in relation to your:

- race, religion or ethnicity;
- political, social or ethical beliefs or affiliations;
- sexual preferences or practices.

The Company does not collect, hold or disclose sensitive personal information.

The Company collects your drivers licence number, considered a government identifier, in order to:

- help verify your identity; and
- lodge registrations on the Personal Property Securities Register.

The Company does not collect any other government identifiers and does not otherwise adopt or use any government identifiers.

Complaints

If you are unsatisfied with how the Company has collected, used, treated or disclosed your personal information or believe the personal information the Company holds is incorrect, you are entitled to make a written complaint to the Company or request your personal information be amended via the Company's Privacy Officer on the details below:

Stockman Paper Merchants (ABN 72 770 426 173) – Privacy Officer
Email: reception@stockmanpaper.com.au
Telephone: 08 6278 3000

The Company will use its best endeavours to investigate your complaint or request and provide a written response to you within 30 days.

If you believe that the Company has not satisfactorily handled your complaint or request, you have a right to make a complaint to the Office of the Australian Information Commissioner ("OAIC"). For details on how to make a complaint please visit the website of the OAIC at www.oaic.gov.au

Changes to this Policy

The Company may, from time to time, update or change this policy. You are encouraged to periodically review this policy to be informed of how the Company is using your personal information.

Further Information

If you require further information on your privacy rights please visit the website of the OAIC at www.oaic.gov.au.