



PRIVACY POLICY

NQ Rural Feeds Pty Ltd T/A Top Stock Agencies ABN 34 620 264 271 is committed to protecting and safeguarding your privacy when you deal with us in accordance with the *Privacy Act 1988* (Cth) (the **Privacy Act**)

This privacy policy applies to all Information collected by us and is provided to make you aware of how and why we collect, use, manage and protect your Personal Information and what controls you have over our use of that Information.

Definitions

For the purposes of this privacy policy, the following definitions apply:

1. **Commercial Credit Related Purpose, Consumer Credit Related Purpose, Credit Eligibility Information, Credit Guarantee Purpose, Credit Information, Credit Provider(s), Credit Reporting Code, Credit Reporting Body(ies), Personal Information, Credit Reporting Information and Sensitive Information** each have the same meaning as under the Privacy Act.
2. **Creditworthiness Information** means information that is both positive (eg. payment information) and negative (eg. defaults or serious credit infringements).
3. **Information** means Personal Information, Sensitive Information, Credit Eligibility Information, Credit Reporting Information and Credit Information, both severally and collectively.
4. **Primary Purposes** means assessment of a credit application, reviewing existing credit terms, assessing Credit Worthiness, collecting overdue payments, assessing credit guarantees (current and prospective), internal management purposes, marketing, sales and business development purposes and direct marketing.

How we collect and use Personal Information

We only collect Information that we need to carry on our business. Without certain details from you we would not be able to carry on our business and provide you with services. We only collect Personal Information if it is necessary for our Primary Purpose or for our functions and activities. Some examples of the Information we collect include but are not limited to:

1. To verify your identity;
2. To assess an application by you for credit;
3. To assess whether to accept an individual as a guarantor of your credit facility;
4. The fact that you have applied for credit and the amount;
5. To assist you with enquiries or purchases;
6. To provide products and services to you;
7. To provide you with Information about those products and services;
8. To provide you with better customer service;
9. To charge and bill you for products and services
10. To collect any amounts that you may owe us;
11. To carry out marketing campaigns;
12. To administer your account and to maintain records following termination of our services to you;
13. To notify you about changes to our services.

We may also use such Information for any purpose related to the Primary Purpose where it would reasonably be expected by you that we would use this Information in such a way.

Personal Information is gathered in many ways including, but not limited to:

1. Directly from you e.g. when you complete a credit application form and/or guarantee;
2. From the public domain; and
3. From third parties such as our related companies, your own representatives (lawyers, accountants etc.) and Credit Reporting Bodies.

If you choose not to provide Personal Information, we may not be able to provide you with credit account facilities or assess persons to be a guarantor(s) of the credit facility. It may also restrict or impede us trading with, extending credit to, continuing to extend credit to or extending further credit you or your related bodies corporate.



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Information we collect and hold

Personal Information gathered by us may include the following non-exhaustive list, your and/or your guarantor(s):

1. Name;
2. Gender;
3. Date of birth;
4. Phone/mobile number;
5. Addresses (current and previous);
6. Driver's licence number;
7. Credit card and bank account details;
8. Name of employer;
9. E-mail address.

How we hold your Information

We may store your Information in hard copy or electronic format. We take reasonable steps to maintain the security of your Information and to protect it from unauthorised disclosures.

How we disclose your Personal Information

We may give Credit Reporting Bodies Personal Information about your credit application and also disclose any default Information. The Information which may be given to a Credit Reporting Body includes, but is not limited to:

1. Your identity particulars;
2. The fact that you have applied for credit and the amount;
3. The fact that you have applied to be a guarantor for the credit facility;
4. The fact that we are a current Credit Provider to you;
5. Payments which become overdue more than 60 days and for which collection has commenced;
6. Advice that payments are no longer overdue;
7. That credit provided to you by us has been paid or otherwise discharged;
8. In specified circumstances that, in our opinion, you have committed a serious credit infringement;
9. A Commercial Credit Related Purpose;
10. A Consumer Credit Related Purpose; and
11. A Credit Guarantee Purpose.

We may also disclose your Personal Information in circumstances where:

1. You have consented to the use or disclosure;
2. Such use or disclosure is required or authorised by law (for example, compliance with a subpoena, a warrant or Court order);
3. We reasonably suspect that unlawful activity has been, is being or may be engaged in and the use or disclosure is a necessary part of our investigation or in reporting the matter to the relevant authorities;
4. We reasonably believe that the use or disclosure is reasonably necessary:
 - (a) To lessen or prevent a serious, immediate threat to someone's health or safety or the public's health or safety;
 - (b) For the prevention, investigation, prosecution and/or punishment of crimes or wrongdoings; or
 - (c) For the preparation or conduct of proceedings before any Court or Tribunal or the execution of the orders of a Court or Tribunal.

The Credit Reporting Body that we use is:

Illion

w: www.illion.com.au
e: pacaustral@illion.com.au
t: 1300 734 806



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We currently do not disclose your Personal Information to international recipients.

How you can access and review your Personal Information

We take every step that is reasonably practicable to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date. You have a right to access your Personal Information, subject to some exceptions allowed by law. You can make a request to review and/or correct your Personal Information or ask us to stop using it by contacting our office by telephone or email. We may take steps to verify your identity before providing you access to your Personal Information; however, you can help us to maintain the accuracy of your Information by notifying us of any change to your mailing address, phone number, or e-mail address.

How you can lodge a complaint

If you think that we have not complied with the Privacy Act you can make a complaint by contacting our office by telephone, email or post.

Telephone: 07 4092 8400

Email: sales@topstockagencies.com.au

Post: Privacy Officer, PO Box 171 Mareeba, QLD 4880

We will acknowledge your complaint in writing within 7 days and we will aim to investigate and resolve your complaint within 30 days of receiving it.

Enforcement of this privacy policy

If you have questions regarding this privacy statement or our handling of your Personal Information, please contacting our office by telephone or email.

Changes to this privacy policy

We may occasionally update this privacy policy. If we do, the updated version will be posted on our website <https://www.topstockagencies.com.au/> together with the updated date and it will apply to all of your Information held by us at the time.

If you would like further information about our Privacy Policy, please contact us as follows:

Email: sales@topstockagencies.com.au
Post: Privacy Officer
PO Box 171 Mareeba, QLD 4880
Telephone: 07 4092 8400

Effective Date: June 2021

Version: 1