

Privacy Policy

1. Background

1.1 General

PFG Australia Pty Ltd (ABN 82 093 037 533) (**we, us, our**) is a wholly owned subsidiary of Power Farming Wholesale Limited, a fully independent and privately owned New Zealand headquartered which services the New Zealand and Australian tractor and machinery markets.

We are committed to protecting your privacy, in accordance with applicable Australian privacy laws.

This Policy is designed to give you a greater understanding of how we collect, use, disclose and otherwise handle personal information.

A copy of this Privacy Policy is available on our website at www.pfgaustralia.com.au or you can request a copy by contacting our Privacy Officer (details under heading 12 below).

1.2 What is personal information?

Personal information means information or an opinion, whether true or not and whether recorded in a material form or not, about an individual who is identified or reasonably identifiable. Examples include your name, address, date of birth and email address.

2. What we collect

2.1 General

We collect the names, telephone numbers, email address and addresses of:

- customers or dealers who are sole traders
- partners of customers or dealers that are partnerships
- the directors of corporate customers and dealers.

The type of personal information that we collect about you depends on the type of dealings you have with us. For example, if you:

- **send us an enquiry or provide us with feedback**, we may collect your name, contact details, details of your enquiry or feedback and information about our response
- **apply for a job with us**, we will collect the information you include in your job application, including your cover letter, resume, contact details and referee reports.

2.2 Sensitive information

Sensitive information is a subset of personal information that is generally afforded a higher level of privacy protection, such as health information. We do not collect sensitive information

2.3 Collection of information other than personal information through our website

When you visit our website, some of the information that is collected about your visit is not personal information, as it does not reveal your identity.

Site visit information

For example, we record your server address, the date and time of your visit, the pages you visited, any documents you downloaded, the previous site you visited and the type of device, browser and operating system you used.

We use and disclose this information in anonymous, aggregated form only, for purposes including statistical analysis and to assist us to improve the functionality and usability of our website. You are not individually identified, however we reserve the right to use or disclose this information to try to locate an individual where we reasonably believe that the individual may have engaged in any unlawful or inappropriate activity in connection with our website, or where we are otherwise required or authorised by law to do so.

Cookies

A cookie is a small string of information that a website transfers to your browser for identification purposes. The cookies we use do not identify individual users, although they do identify the user's internet browser.

We use cookies to hold anonymous session information. This information is used to personalise your current visit to the website, for example to allow the website to remember who you are by keeping server variables linked to your session.

We only use non-persistent cookies. That is, they are held on your browser's memory only for the duration of your session.

Most internet browsers are set to accept cookies. If you prefer not to receive them, you can adjust your internet browser to reject cookies, or to notify you when they are being used. There are also software products available that can manage cookies for you. Rejecting cookies can, however, limit the functionality of our website.

Connecting with us

If you log into PowerLink via our website, we will collect your name and contact details for use in transactions between you or your business and us.

If you connect with us on Facebook, we will collect your name. We will also have access to any of the information that you publish on Facebook, subject to your personal privacy settings.

2.4 What if you don't provide us with your personal information?

We will provide individuals with the option of not identifying themselves, or of using a pseudonym, when dealing with us if it is lawful and practicable to do so. A pseudonym is a name or other descriptor that is different to an individual's actual name.

For example, you can access our website and make general phone queries without having to identify yourself.

In some cases however, if you don't provide us with your personal information when requested, we may not be able to provide you with the product or service that you are seeking. For example, you must identify yourself to open a dealer credit account.

3. How we collect personal information

3.1 Methods of collection

We collect personal information in a number of ways, including:

- in person (for example, such as at conferences and events)
- through one of our websites (for example pfgaustralia.com.au, or howard-australia.com.au)
- through our Facebook

- over the telephone
- through written correspondence (such as letters, faxes and emails)
- on hard copy forms (for example, competition entry forms and surveys)
- through surveillance cameras
- from third parties, including:
 - from your dealer who has provided us with your personal information so we can provide a service, such as a warranty service to you
 - from government information services such as the public registers maintained by the Australian Securities and Investments Commission.

3.2 Collection notices

Where we collect personal information about you, we will take reasonable steps to provide you with certain details about that collection (such as the purpose for which we are collecting the information and the type of third parties to which it is usually disclosed). We will generally include this information in a collection notice.

Collection notices provide more specific information than this Privacy Policy. The terms of this Privacy Policy are subject to any specific provisions contained in collection notices and in the terms and conditions of particular offers, products and services. We encourage you to read those provisions carefully.

3.3 Unsolicited information

Unsolicited personal information is personal information we receive that we have taken no active steps to collect (such as an employment application sent to us by an individual on their own initiative, rather than in response to a job advertisement).

We may keep records of unsolicited personal information if the Privacy Act permits it (for example, if the information is reasonably necessary for one or more of our functions or activities). If not, we will destroy or de-identify the information as soon as practicable, provided it is lawful and reasonable to do so.

3.4 Information from third parties

If you are a customer of a dealer and you have given your details to the dealer for the purposes of customer care, such as a product enquiry or a warranty claim, then the dealer may provide that information to us so we can provide the customer care to you.

4. Why we collect personal information

4.1 General

The main purposes for which we collect, hold, use and disclose personal information are set out below.

- to help us determine whether we should enter into a commercial relationship with someone
- managing our relationship with the people who deal with us, including suppliers and dealers
- promoting ourselves and our products and services, including through direct marketing, events and competitions (see under heading 4.2 below)
- obtaining products and services for our business
- performing research and statistical analysis, including for customer satisfaction and service improvement purposes

- protecting the security of our offices, staff, customers and the property held on our premises
- answering queries and resolving complaints
- recruiting staff and contractors

We may also collect, hold, use and disclose personal information for other purposes explained at the time of collection or:

- which are required or authorised by or under law; or
- for which you have provided your consent.

4.2 Direct marketing

We may use or disclose your personal information to let you know about us and our products and services (including promotions, special offers and events), either where we have your express or implied consent, or where we are otherwise permitted by law to do so. We may contact you for these purposes in a variety of ways, including by mail, email, SMS, telephone, online advertising or facsimile.

Opting out

Where you have consented to receiving marketing communications from us, your consent will remain current until you advise us otherwise. However, you can opt out at any time, by:

- contacting us (details under heading 12 below)
- advising us if you receive a marketing call that you no longer wish to receive these calls
- using the unsubscribe facility that we include in our electronic messages (such as emails, SMS messages and MMS messages)

Notification of source

If we have collected the personal information that we use to send you marketing communications from a third party (for example a direct mail database provider), you can ask us to notify you of our source of information, and we will do so, unless this would be unreasonable or impracticable.

5. Who we may share your personal information with

We may share personal information with third parties where appropriate for the purposes set out under heading 4, including:

- with credit information providers in accordance with our credit privacy policy set out at 8 below
- with your local dealer for the purpose of providing services to you
- financial institutions for payment processing
- an individual's agent or authorised representative
- referees whose details are provided to us by job applicants
- our contracted service providers, including:
 - delivery and shipping providers
 - information technology and data storage providers
 - venues and event organisers

- marketing and communications agencies
- research and statistical analysis providers
- call centres
- mail houses
- external business advisers (such as consultants, recruitment advisors, accountants, auditors and lawyers)

In each case, we may disclose personal information to the service provider and the service provider may in turn provide us with personal information collected from you in the course of providing the relevant products or services.

6. Cross border disclosure of personal information

We may disclose personal information to our parent company in New Zealand and, if it is necessary to be able to provide services to you, to a supplier of ours in connection with a product that you have acquired or are considering acquiring.

In each case, we will comply with the requirements of the Privacy Act that apply to cross border disclosures of personal information.

7. Use of government related identifiers

We will not:

- use a government related identifier of an individual (such as a Medicare number or driver's licence number) as our own identifier of individuals; or
- otherwise use or disclose such a government related identifier,

unless this is permitted by the Privacy Act (for example, use of an identifier to verify an individual's identity or uses or disclosures required or authorised by or under an Australian law).

8. Credit privacy

8.1 How do we collect personal information for credit purposes?

We collect personal information in connection with an application to open a trade account with us.

8.2 What information do we collect for credit purposes?

We collect the names and contact information of:

- applications who are sole traders
- the partners of applications that are partnerships
- the directors of applications that are corporations.

8.3 How do we use personal information collected for credit purposes?

Where you have consented to it, we will provide personal information about you that we have collected to credit reporting bodies for the purpose of obtaining credit reports. A credit report may include information about an your credit worthiness.

We use the information that we collect from you and from credit reporting bodies to assess your application for a credit account, or assess the application for a credit account of a partnership in which you are a partner or a company of which you are a director.

We may also disclose the information that we hold about you to notify other credit providers of a default of your credit obligations by you or exchange information with another credit provider when you are in default of your credit obligations to the other credit provider.

8.4 Which credit reporting bodies do we deal with?

We may deal with the following credit reporting bodies:

- Veda Advantage Limited
W: www.veda.com.au
- Dunn & Bradstreet (Australia) Pty Ltd
Ground floor, 479 St. Kilda Road, Melbourne, Victoria 3004
T: 03 9828 3333 or 1300 734 806
F: 03 9828 3300
W: www.dnb.com.au
- Experian Australia Pty Ltd
Level 6, 549 St Kilda Road, Melbourne, Victoria 3004
T: (61) 3 8699 0100
F: (61) 3 9600 4676
W: www.experian.com.au

You can ask these credit reporting bodies not to use the information disclosed for the purpose of pre-screening of direct marketing by a credit provider.

8.5 How do you access information we hold about you?

You can apply to access the personal information that we hold about you. Information about how you can access your personal information in section 10 below.

You can also apply to access personal information about you that a credit reporting body holds by contacting the relevant credit reporting body using the contact information set out in section 8.4 above.

8.6 Can you request information we hold be corrected?

You can ask us to correct information that we hold about you. Information about how you can seek to correct information we hold about you is in section 10 below.

8.7 Can you complain?

You can complain to us about the collection, use or disclosure of personal information about how you may complain about our collection or use of personal information is in section 11 below.

8.8 What if you are a victim of fraud?

If you think you have been the victim of fraud, you can request the above credit reporting bodies not to disclose credit reporting information about you.

9. Data quality and security

9.1 General

We hold personal information in a number of ways, including in electronic databases, email contact lists, and in paper documents held in locked drawers and cabinets. Paper files may also be archived in boxes and stored offsite in secure facilities. We take reasonable steps to:

- make sure that the personal information that we collect, use and disclose is accurate, up to date and complete and (in the case of use and disclosure) relevant;
- protect the personal information that we hold from misuse, interference and loss and from unauthorised access, modification or disclosure; and
- destroy or permanently de-identify personal information that is no longer needed for any purpose permitted by the APPs.

You can help us keep your information up to date, by letting us know about any changes to your details, such as your address, email address or phone number.

9.2 Security

The steps we take to secure the personal information we hold include website protection measures (such as firewalls and anti-virus software), security restrictions on access to our computer systems (such as login and password protection), controlled access to our corporate premises, policies on document storage and security, personnel security (including restricting access to personal information on our systems to staff who need that access to carry out their duties), staff training and workplace policies.

Website security

While we endeavour to protect the personal information and privacy of users of our website, we cannot guarantee the security of any information that you disclose online and you disclose that information at your own risk. If you are concerned about sending your information over the internet, you can contact us by telephone or post (details under heading 12 below).

If you are a registered PowerLink user, you can also help to protect the privacy of your personal information by maintaining the confidentiality of your username and password and by ensuring that you log out of the website when you have finished using it. In addition, if you become aware of any security breach, please let us know as soon as possible.

10. Access and Correction

10.1 General

Please contact our Privacy Officer (details under heading 12 below) if you would like to access or correct the personal information that we hold about you. We may require you to verify your identity before processing any access or correction requests, to make sure that the personal information we hold is properly protected.

10.2 Access

We will generally provide you with access to your personal information, subject to some exceptions permitted by law. We will also generally provide access in the manner that you have requested (eg by providing photocopies or allowing a file to be viewed), provided it is reasonable and practicable for us to do so. We may however charge a fee to cover our reasonable costs of locating the information and providing it to you.

10.3 Correction

If you ask us to correct personal information that we hold about you, or if we are satisfied that the personal information we hold is inaccurate, out of date, incomplete, irrelevant or misleading, we will take reasonable steps to correct that information to ensure that, having regard to the purpose for which it is held, the information is accurate, up-to-date, complete, relevant and not misleading.

If we correct personal information about you, and we have previously disclosed that information to another agency or organisation that is subject to the Privacy Act, you may ask us to notify that other entity. If so, we will take reasonable steps to do so, unless this would be impracticable or unlawful.

10.4 Timeframe for access and correction requests

Except in the case of more complicated requests, we will endeavour to respond to access and correction requests within 30 days.

10.5 What if we do not agree to your request for access or correction?

If we do not agree to your access or correction request, or if we do not agree to give you access in the manner you requested, we will provide you with a written notice setting out:

- the reasons for our decision (except to the extent that, having regard to the grounds for refusal, it would be unreasonable to do so); and
- available complaint mechanisms.

In addition, if we refuse to correct personal information in the manner you have requested, you may ask us to associate with the information a statement that the information is inaccurate, out-of-date, incomplete, irrelevant or misleading, and we will take reasonable steps to do this in such a way that will make the statement apparent to users of the information.

11. Complaints

If you have a complaint about how we have collected or handled your personal information, please contact us (details under heading 12 below).

We will endeavour in the first instance to deal with your complaint and take any steps necessary to resolve the matter within a week. If we are not able to do so, we will ask you to submit your complaint in writing.

In most cases, we expect to investigate written complaints and provide a response within 30 days of receipt. If the matter is more complex and our investigation may take longer, we will contact you and tell you when we expect to provide our response.

If you are not satisfied with our response, you can refer your complaint to the Office of the Australian Information Commissioner (see [here](#) for further information).

12. Our contact details

Please contact us if you have any queries about the personal information that we hold about you or the way we handle that personal information. Our contact details are set out below.

Mail: PFG Australia Privacy Officer, 199 Australis Drive, Derrimut, Victoria 3030

Email: privacy@pfgaustralia.com.au

Telephone: +61 3 8353 3600

Further general information about privacy is available on the website of the Office of the Australian Information Commissioner at www.oaic.gov.au or by calling the OAIC's enquiry line at 1300 363 992.

13. Changes to this Policy

We may amend this Privacy Policy from time to time. The current version will be posted on our website and a copy may be obtained by contacting our Privacy Officer (details above).