

StockCo Group Australia Privacy Policy

Overview

We respect your personal and credit information (**Personal Information**), and this Privacy Policy (**Policy**) explains how we handle it.

This Policy applies to Personal Information collected, handled and used by the following companies within the StockCo Group, and any other company which from time to time may form part of the Group:

- StockCo (Australia) Pty Ltd ACN 117 144 028
- StockCo AgriCapital Pty Ltd ACN 604 825 747
- StockCo Feedlot Capital Pty Ltd ACN 619 900 551
- StockCo Feedlot Capital 2 Pty Ltd ACN 619 921 836
- StockCo Holdings Pty Ltd ACN 604 825 836
- StockCo Holdings 2 Pty Ltd ACN 615 971 938
- StockCo Australia Management Pty Limited ACN 657 824 201

A reference to “**StockCo**” or “**we**” or “**us**” in this Policy refers to the relevant company within the StockCo Group which collects, handles and uses your Personal Information.

The types of Personal Information we collect and hold

We collect and hold your Personal Information for the purpose of providing commercial credit. This Personal Information may include:

- information about your credit worthiness, credit standing, credit history, and credit capacity;
- identification documents, such as copies of your passport, driver’s licence or trust deed(s);
- your name, date of birth, property addresses, title searches, email addresses and contact numbers;
- your financial details such as bank account details, credit card details and GST numbers; and
- your organisational affiliations, financial information, property details, payment or billing details, historical and current account information.

When the law authorises or requires us to collect information

We may collect your Personal Information:

- because we are required or authorised by an Australian law or court or tribunal order to collect that information; and
- we will tell you if collection is required or authorised by law, and if so, provide you with details of the law, court, or tribunal order.

For example, when you apply for credit with us, we are required to collect certain Personal Information from you to prove your identity, such as your driver’s licence or passport details in order to fulfil certain regulatory obligations such as back checks under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

What happens if you do not give us your Personal Information?

If you do not give your Personal Information to us, we:

- may not be able to process your application;
- may not be able to process an application in relation to your company, trust or partnership;
- may not be able to process an application where you are proposed as a guarantor; or
- may be limited in the services we are able to offer you.

How we collect your Personal Information

We may collect your Personal Information in the following ways:

- from you directly;
- through credit reporting bodies;
- from third parties (including your organisation and representatives, public sources, your related companies and information service providers); and
- from any authorised persons as specified, and consented to, in your Privacy Declaration.

How we hold and secure your Personal Information

We hold your Personal Information in electronic drives and/or physical files.

We understand the importance of protecting your Personal Information and take steps to ensure your Personal Information is free from misuse, interference, modification, loss or unauthorised access by:

- limiting access to your Personal Information to those that need access;
- securing your Personal Information; and

- protecting our systems with relevant technology solutions.

How we use your Personal Information

When we collect Personal Information from you, we may hold and use this information:

- to assess your application for credit;
- to assess an application where you are a guarantor;
- to assess the credit application of a company, partnership or trust, of which you are a director, member, partner, trustee, and/or beneficiary, as applicable, to provide suitable credit facilities;
- to manage your account with us;
- to provide your account information to our agents who we use to manage and oversee your account, for example, brokers and referral agents;
- as the law authorises or requires;
- to obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assess you for the credit required;
- to provide credit information about you to a guarantor or prospective guarantor;
- to provide you, or the company, partnership or trust of which you are a director, member, partner, trustee, and/or beneficiary, as applicable, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you, unless you tell us not to; and
- disclose credit information to one or more credit providers for the purpose of assessing your application for credit or your guarantor application, and/or assessing a credit application by a company, partnership or trust, of which you are a director, member, partner, trustee, and/or beneficiary, as applicable.

Who do we share your Personal Information with?

To ensure we can meet your specific needs and for the purposes described in 'How we use your Personal Information', we sometimes need to share your Personal Information with others. We may share your information with other organisations for any of the purposes for which we collect, use and/or handle your Personal Information.

Sharing with third parties

Your Personal Information may be provided or disclosed to certain third parties, including:

- our subsidiaries;
- our affiliates;
- our agents;
- our distribution partners;
- our funders;
- our indemnifiers;
- our representatives;
- our branch offices;
- any actual or potential:
 - financier;
 - participant or sub-participant;
 - assignee, novatee or transferee of StockCo's rights and/or obligations under any transactions or potential transactions between StockCo and you.

Sharing with credit reporting bodies

We may disclose your Personal Information to a credit reporting body if:

- you are applying for credit or you have obtained credit from us;
- if you guarantee, or are considering guaranteeing, the obligations of another person to us; or
- you are a director of a company, a partner

of a partnership or a trustee of a trust that is a loan applicant or borrower or guarantor.

We may disclose the following information about your credit to credit reporting bodies:

- that we provide credit to you;
- the type of credit you hold;
- the amount of credit provided to you;
- the terms and conditions of your credit;
- when your credit account is opened and closed;
- how you repay your credit;
- whether you have failed to make repayments on your credit or have defaulted on your obligations or have committed a serious credit infringement (for example, fraudulent behaviour or deliberately seeking to evade your repayment obligations); and
- if you have corrected a default.

When we give your Personal Information to a credit reporting body, it may be included in reports that the credit reporting body gives other organisations (such as other lenders) to help them assess your credit worthiness. Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments. That type of information may affect your ability to obtain credit from other lenders.

By signing the Privacy Declaration and/or agreeing to the Master Livestock Agreement and Guarantee documents (the "Master Documentation"), you agree that we may disclose Personal Information to credit reporting bodies as set out in this Policy.

Sharing outside of Australia

In order to run our business, we may need to share some of your Personal Information (including credit information) with organisations (for example, our related entities and service providers) that are located outside Australia. Some of these organisations are located in New Zealand.

We currently use cloud service providers, for example, Microsoft 365 and Salesforce CRM, and other electronic or networked systems, to store your Personal Information. As such systems can be accessed from various countries through an internet connection, it is not practicable to know in which country your Personal Information may be held.

We may also need to share your Personal Information overseas if we sell, transfer or disclose our database of Personal Information to an actual or potential successor, purchaser or investor located outside of Australia.

You consent to the disclosure of your information outside of Australia

Before we disclose your Personal Information to an organisation that is located outside of Australia, we are required to take reasonable steps to ensure that such an organisation does not breach the Privacy Act (in particular, Australian Privacy Principle 8.1). Whilst we will take steps to ensure that the organisation does not breach the Privacy Act in respect of your Personal Information disclosed to it, it is not always possible to ensure that the organisation will comply. We do not take any responsibility for the actions of such overseas third party recipients of your Personal Information. **By agreeing to this Policy, you are agreeing that your Personal Information may be disclosed overseas and that Australian Privacy Principle 8.1 will not apply to that disclosure.** This means that you will not have recourse against us under the Privacy Act in the event that an

overseas recipient of your Personal Information breaches the Privacy Act.

Your rights to the Personal Information we collect and hold about you

You have the right to ask us:

- to give you the Personal Information we hold about you;
- to correct the Personal Information we hold if it is incorrect;
- to give you a copy of this Policy, in a form that suits you (for example, hardcopy or email); and
- not to use your Personal Information for direct marketing assessment purposes, including pre-screening.

Access to your Personal Information

You can request access to the Personal Information we hold about you by contacting us using one of the methods specified below.

In some cases, a nominal administration fee may be charged to cover the cost of providing the Personal Information.

Correcting your Personal Information

If at any time you wish to change Personal Information we hold about you that is inaccurate or out of date, please contact us by using one of the methods specified below and we will amend this record.

In some situations, we may not agree to a request to correct Personal Information we hold about you, however if this occurs, we will inform you of our reason for not agreeing to the request.

If at any time, you believe on reasonable grounds that you have been a victim of fraud, you may request us not to use or disclose your Personal Information.

What happens when we no longer need your Personal Information?

We'll only keep your information for as long as we require it for our business functions or activities as set out in this Policy. We are also required to keep some of your Personal Information for certain periods of time under law.

When we no longer require your Personal Information, we'll ensure that it is destroyed or de-identified.

We may need to retain your Personal Information after our relationship has ended, however, we will not retain identifiable Personal Information longer than reasonably necessary and permitted by law.

Complaints

If we become aware of any concerns or problems concerning our privacy practices, we will take such issues seriously and work to address these concerns.

If you have any queries about this Policy, or have a problem or complaint, please contact us using one of the methods specified below.

If your complaint remains unresolved, you may refer the matter to the Office of the Australian Information Commissioner. Its contact details are:

The Office of the Australian
Information
GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992
Website: www.oaic.gov.au

Authorisation and consent

By signing the Privacy Declaration and/or agreeing to the Master Documentation, you are agreeing to, and provide your consent to the collection, use and handling of your Personal Information in accordance with, the terms set out in this Policy.

Changes to this Policy

This Policy may change from time to time. Please visit our website regularly as we will let you know of any changes to this Policy by posting a notification on our website. We may also tell you more about how we handle your Personal Information over the course of our dealings with you.

Contact Us

Level 40, 123 Eagle Street, Brisbane QLD 4000

By email: info@stockco.com.au

By phone: 1800 283 477