

PRIVACY POLICY STATEMENT



Division of Australasia Trade Building Company Pty Ltd

In keeping with our Value of Respect, CQ Building Supplies (CQ) recognises the importance of the privacy of individuals who have dealings with CQ, such as customers, suppliers and employees. CQ is bound by the Australian Privacy Principles, to the extent required by the Privacy Act 1988. This policy outlines how CQ and its Australian subsidiaries collect, use and manage personal information.

1.1 Personal Information collected

CQ collects personal information where reasonably necessary for its functions and activities.

Personal information that CQ may hold includes the following:

- Name, address and contact details;
- Date of birth;
- Employment and income details;
- Bank account details;
- Details of the products and services provided to an individual by CQ;
- Details of an individual's dealings with CQ, including records of telephone, email and online interactions;
- Credit-related personal information (see section 1.4 below).

1.2 How CQ Collects Personal Information

CQ collects personal information directly from an individual where reasonable and practical.

CQ may also collect such information from other sources, including:

- Other entities who provide services to CQ related to the products and services provided to an individual by CQ;
- Publicly available sources of information;
- An individual's representatives (e.g. spouse, professional adviser);
- Subsidiaries of CQ

1.3 How CQ Uses Personal Information and to Whom it is Disclosed

CQ collects, uses and discloses personal information generally to provide an individual with products and services requested, and to respond to queries. CQ may also use personal information to make an individual aware of CQ's other products and services or offerings provided by CQ in conjunction with its business partners or associates. CQ may not be able to do these things without the individual's personal information. CQ may also collect, use and disclose personal information in connection with potential or actual unlawful activity, misconduct or transfers of CQ's business or assets.

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CQ understands the importance of keeping personal information private and only discloses such information to third parties in limited circumstances. Third parties with whom CQ usually exchanges information include:

- Credit providers and credit reporting agencies;
- An individual's representatives;
- CQ's professional advisers including legal, accounting, auditing and business consulting advisers;
- Government and regulatory authorities;
- Subsidiaries of CQ

CQ also exchanges personal information with contractors who manage services provided to an individual on CQ's behalf, or who provide services to CQ, including:

- Mailing services;
- Billing and debt recovery functions;
- Customer injury services;
- Marketing functions;
- Website, data management and technology services.

Parties to which CQ discloses personal information may be located in Australia and other countries.

1.4 Credit-Related Personal Information

CQ sometimes provides products and services to customers on credit. In connection with this credit, CQ does in some cases handle certain consumer credit-related personal information described below (credit-related personal information), including information from credit reporting bodies (CRBs). For example, CQ may handle this information in providing credit to sole traders, or where individuals such as directors provide personal guarantees for credit CQ provides to their companies.

Please see other sections of the Privacy Policy for further information regarding access, correction, complaints, disclosures (including to other countries) of personal information and how we collect and hold personal information. This Privacy Policy is not intended to limit or exclude CQ obligations under the Privacy Act in relation to credit-related personal information. Additional privacy consents and notifications may also apply to credit customers and guarantors.

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CQ may collect and hold any types of credit-related personal information about an individual permitted under the Privacy Act, including:

- Name, sex, date of birth, driver's licence number, employer and three most recent addresses;
- Confirmation of previous information requests to CRBs made by other credit providers and credit insurers about the individual;
- Details of previous credit applications, including the amount and type of credit and credit limit;
- Details of current and previous credit arrangements, including credit providers, start/end dates and certain terms and conditions;
- Permitted payment default information, including information about related payment arrangements and subsequent repayment;
- Information about serious credit infringements (e.g. fraud);
- Information about adverse court judgements and insolvency;
- Publicly available information about the individual's credit worthiness;
- Any credit score or credit risk assessment indicating a CRB's or credit provider's analysis of the individual's eligibility for consumer credit.

This information may include information about an individual's arrangements with other credit providers as well as with CQ.

CQ may disclose credit-related personal information to CRBs to assist the CRBs to maintain information about individuals to provide to other credit providers for credit assessments. CQ may collect credit-related personal information from CRBs for purposes including, to the extent permitted by law, to assess relevant credit or guarantee applications, manage and review the credit or guarantee, assign debts, collect overdue payments and produce assessments and ratings in respect of the individual's credit worthiness. CQ may also exchange credit-related personal information with guarantors, debt buyers and other credit providers.

The CRSs CQ may use include:

- QBE Trade Credit, GPO Box 705, Brisbane, Qld 4001, www.qbe.com.au
- NCI Risk Management, PO Box 2143, Milton BC Qld 4064 (03) 3225 9200.

Under the Privacy Act, individuals may request CRBs not to:

- Use their credit-related personal information to determine their eligibility to receive direct marketing from credit providers; and
- Use or disclose their credit information, if they have been or are likely to be a victim of fraud.

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1.5 How CQ Stores Personal Information

CQ stores personal information at its own premises and with the assistance of its service providers. CQ maintains strict procedures and standards and takes a range of steps to prevent unauthorised access to, or disclosure of, personal information and protect an individual's information from misuse or loss. Once an individual's information is no longer needed by CQ, reasonable steps are taken to destroy or de-identify it.

1.6 Accessing and Updating Personal Information

In most cases an individual can gain access to or update personal information held by CQ. To make a request to access or update personal information held by CQ, contact CQ in writing. CQ may need to verify your identity. CQ may charge a fee to cover the cost of retrieving and copying requested information.

1.7 Complaints and Further Information

Further information may be obtained about how CQ manages personal information from the Privacy Officer (see contact details below). If an individual believes that CQ has breached its privacy obligations or that individual's privacy rights in any way, a complaint can be made to the Privacy Officer (see contact details below). CQ will endeavour to act promptly in response to a complaint.

1.8 CQ Contact Details

Please contact CQ about privacy-related issues by post, facsimile or email:

The Privacy Officer
Accounts Department
PO Box 5135
Email: accounts@cqft.com.au

1.9 Updates to this Policy

This Privacy Policy may vary from time to time and changes will be published on this page.

Paul Spicer
Managing Director
CQ Building Supplies

Date: 20 February 2018