

## Privacy Policy

Brickworks Limited and Group of Companies ("Brickworks", "we", "us") strive for complete compliance with the Australian Privacy Principles set out in the Privacy Act 1988 while providing the best possible service to our clients across a wide range of products.

Brickworks appreciates the importance of protecting your personal information and credit-related information you have provided us in the normal course of business. Brickworks' privacy policy complies with the Australian Privacy Principles set out in the Privacy Amendment (Enhancing Privacy Protection) Act 2012 as amended from time to time ('Privacy Act'), and explains how your:

- (i) personal information; and
- (ii) your credit information and credit eligibility information ("credit related information"), including information about your applications for commercial credit and credit accounts with Brickworks and your credit reporting information that we derive from credit reporting bodies (CRBs) and other credit providers.

will be managed when dealing with Brickworks.

While the Privacy Act uses a variety of terms to refer to the personal information and credit related information, we refer to all such information collect from you as 'personal information'.

When you engage Brickworks to provide you with any goods or services, applying or completing an application for credit, or communicate with Brickworks through email, by telephone, in writing, or use any of Brickworks other services, including any Brickworks websites, you agree to the use and disclosure of your personal information in the manner described in this policy.

### 1. Who is Brickworks?

Brickworks is an Australian based building products manufacturer which is comprised of some of Australia's leading brands such as Austral Bricks, Austral Masonry, Austral Precast, Auswest Timbers and Daniel Robertson. In addition to building products Brickworks also deals in land, development and investments.

## The Brickworks Group of companies includes:

Brickworks Limited	17 000 028 526
Brickworks Building Products Pty Ltd	63 119 059 513
Austral Bricks (NSW) Pty Ltd	60 125 934 849
Austral Bricks (QLD) Pty Ltd	62 125 934 858
Austral Bricks (SA) Pty Ltd	66 125 934 876
Austral Bricks (Tasmania) Pty Ltd	14 009 501 053
Austral Bricks (VIC) Pty Ltd	64 125 934 867
Austral Bricks (WA) Pty Ltd	34 079 711 603
Austral Masonry (NSW) Pty Ltd	45 141 647 092
Austral Masonry (QLD) Pty Ltd	30 000 646 695
Austral Masonry (VIC) Pty Ltd	53 120 364 356
Auswest Timbers (ACT) Pty Ltd	34 087 808 811
Auswest Timbers Pty Ltd	28 071 093 591
Brickworks Building Products (NZ) Pty Ltd	64 076 976 880
Bristile Guardians Pty Ltd atf The Clay Tile Trust	40 079 711 630
Bristile Roofing (East Coast) Pty Ltd	77 090 775 634
Clifton Brick Manufacturers Pty Ltd	63 004 529 104
Daniel Robertson Australia Pty Ltd	53 087 575 611
J. Hallett & Son Pty Ltd	40 007 870 779
Nubrik Concrete Masonry Pty Ltd	29 004 767 113
Nubrik Pty Ltd	59 004 028 559
The Austral Brick Company Pty Ltd	52 000 005 550
Austral Panels Pty Ltd	61 144 804 544
AP Installations (NSW) Pty Ltd	19 165 402 602
AP Installations (QLD) Pty Ltd	21 165 402 611
Austral Precast (NSW) Pty Ltd	81 125 934 938
Austral Precast (QLD) Pty Ltd	20 145 070 855
Austral Precast (VIC) Pty Ltd	16 145 070 837
Austral Precast (WA) Pty Ltd	22 145 070 864

## 2. What type of personal information does Brickworks collect?

Brickworks collects personal information, such as:

- (iii) identity particulars such as; your name, sex, address, date of birth, telephone number, occupation, and drivers licence number;
- (iv) your bank account details and credit card information;
- (v) financial information;
- (vi) email address, user ID's and passwords;
- (vii) any goods, services or credit provided to you;
- (viii) records of your communications with Brickworks;
- (ix) court proceedings information, personal insolvency information and credit-related publicly available information;
- (x) personal website usage information.

Where you have applied for credit with Brickworks or you are completing an application for credit, Brickworks may also collect and hold various types of credit related information, including;

- (i) that you have applied for commercial credit and the amount;

- (ii) that we and other credit providers are or have been a commercial credit provider to you;
- (iii) payments which become overdue more than 60 days and for which debt collection action has commenced;
- (iv) advice on payments being no longer overdue;
- (v) advice that cheques drawn by you have been dishonoured more than once;
- (vi) in specified circumstances that in our opinion you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations);
- (vii) that commercial credit provided to you by us has been paid or otherwise discharged;
- (viii) scores, ratings, summaries, evaluations and other information relating to your credit worthiness, which is derived by us or by CRBs.

### **3. Why is Brickworks collecting personal information?**

Collecting personal information is essential for Brickworks to effectively conduct and manage our business operations, including with our customers, suppliers and shareholders. Brickworks will generally collect and use your personal information for the primary purpose of:

- (ix) Brickworks general business operations;
- (x) providing you with goods and services and entering into transactions with you;
- (xi) communicating with you;
- (xii) responding to your inquiries about our goods and services;
- (xiii) meeting Brickworks legal and regulatory requirements;
- (xiv) conducting, improving and developing a business relationship with you;
- (xv) marketing (such as providing individuals with information about our products and promotional notices and offers);
- (xvi) improving our websites;
- (xvii) providing you with credit under any application by you for commercial credit;
- (xviii) assessing an application by you for commercial credit, or an entity associated with you, with credit or to accept you as a guarantor;
- (xix) for administrative purposes in relation to the ongoing management of your credit arrangement; and
- (xx) to assist you to avoid defaulting on your credit-related obligations.
- (xxi) where applicable, to participate in the credit reporting system and providing information to CRBs as permitted by Part IIIA of the Privacy Act.

### **4. How is the personal information collected?**

Personal information is collected by lawful and fair means, and where possible, Brickworks will collect your personal information directly from you. Collection may also take place when you communicate with us, complete a credit account application form or an order

for a product or when you request a product in person, over the telephone or via the internet.

Brickworks may also collect your personal information from other sources as permitted under the Privacy Act. For example we may collect information from CRBs such as Veda Advantage & Creditorwatch as well as LandData/property inquiries and name searches, or other credit providers - if you request commercial credit or an increase in your credit limit.

Where you seek credit or deferred payment, we may also make enquiries with third parties with your consent. This could include persons nominated by you as trade references and your bankers.

In most cases Brickworks will ask for your permission to collect your information when we collect it, and take reasonable steps to ensure you are aware of the likely use of the information. We will not collect personal information about you without your consent. You can give us your consent verbally or in writing.

## **5. How is the personal information disclosed?**

Brickworks will only disclose your personal information in limited circumstances, including:

- for the primary purpose for which it was collected such as those described above i.e. for our business operations, which includes, assessing a credit application form application by you for commercial credit;
- to other credit providers;
- to our related companies in order to provide you with the goods and services you have requested;
- to organisations that perform credit assessment, management and debt collection activities on our behalf;
- for direct marketing by Brickworks but giving you the opportunity to opt out of such direct marketing.

Where the Privacy Act permits us to do so, we may also disclose the information to CRBs such as Veda Advantage, Creditorwatch, Building Trade Credit Bureau, Accrex, NSW Corporate Credit and Building Industry Credit Bureau if you apply for credit or an increase in your credit limit, further details of which will appear on credit application documentation.

Where Brickworks collects personal information that we are likely to disclose to a CRB please note:

- (i) the CRB may include that information in reports provided to Brickworks to assist it to assess your creditworthiness;
- (ii) if you fail to meet payment obligations in relation to commercial credit or commits a serious credit infringement, Brickworks may be entitled to disclose this to the CRB;
- (iii) if you are an individual you may access information from Brickworks in accordance with this privacy policy and may access this information for the purpose of requesting Brickworks to correct the information or make a complaint to Brickworks; and
- (iv) other notifiable matters (as defined in the Credit Reporting Privacy Code) are posted on Brickworks website at [www.brickworks.com.au](http://www.brickworks.com.au).

Brickworks will not disclose your personal information for any secondary purposes unless your consent has been given or as required by law.

## 6. Direct marketing

We might from time to time, with your consent, use your personal information to provide you with information about the range of our products and services. At any time after you give us your consent to use your personal information, you can change your mind. You can tell us that you do not wish to have your information used as a basis for further contact with you. Brickworks will respect your wishes.

We will not use your information to send you any marketing not related to Brickworks and our activities.

## 7. Ensuring personal information is up-to-date

We rely on personal information to conduct our business, therefore it is essential that the information is accurate at all times and up to date. Should there be any change to personal information during the course of conducting business please contact Brickworks to update the records.

Brickworks will take reasonable steps to ensure personal information is kept up to date, is complete and not-misleading.

Brickworks will correct information it has about you if it discovers, or you are able to show to a reasonable standard, the information is incorrect. If you seek correction and Brickworks disagrees that the information is incorrect, Brickworks will provide you with its reasons for taking that view.

## 8. Security & Storage

Brickworks takes all reasonable steps to protect your personal information. We employ a number of protective measures, including:

- External and internal premises security
- Restricted access to personal information
- Maintaining technology products to prevent unauthorised computer access
- Regular reviewing of the company's technology to improve security levels.

When we no longer require your information, our policy is to securely destroy the information or delete it from our system.

## 9. Access to personal information

You may request access to your personal information by writing to one of our General Managers, Credit Manager or Company Secretary. You may have to pay an administrative charge for associated matters, such as copying charges, but not for making the request itself. We may require up to 28 days to comply with your request. If access is refused to your information, we will give you a notice explaining our decision to the extent practicable and your options.

## 10. Transfer or disclosure overseas

Brickworks will not transfer your personal information outside of Australia without your prior consent.

## 11. Sensitive information

We do not collect or store "sensitive information". This includes information about your race or ethnic origin, professional or trade memberships, criminal record or health information.

## 12. Anonymity when dealing with Brickworks

Brickworks allow individuals the option not to identify themselves when dealing with it, only where it is practicable.

## 13. Dealing with unsolicited information

Brickworks take all reasonable steps to ensure that all unsolicited information is destroyed immediately.

## 14. Complaints and disputes

We acknowledge that you have a general right to ensure your personal information is accurate and up-to-date as well as the general right of access to information concerning you, and to have inaccurate information corrected. If you have reason to believe that we have not complied with our obligations relating to your personal information or your credit-related information under Part IIIA of the Privacy Act and the Credit Reporting Code, please refer any complaint or queries to our Privacy Officer (details below).

We will ensure your complaint is handled by our Privacy Officer in an appropriate and reasonable manner. Where necessary we may consult with a credit reporting body or another credit provider in order to deal with your complaint. A written notice of our decision regarding your complaint will be provided to you.

## 15. Changes to this policy

Changes may be made to this Privacy Policy from time to time. Such changes will be available on the Brickworks websites. You can also obtain a copy of the then current Privacy Policy by either emailing or writing to the Privacy Officer listed below.

## 16. How to contact Brickworks Limited regarding Privacy issues

Please contact us as set out below if you wish to find out what personal information Brickworks holds about you, to ask us to update the information or make corrections to it (if necessary) and if you have any concerns or complaints about our use of personal information or other privacy issues.

### **Please feel free to contact us.**

Privacy Officer  
Brickworks Limited  
PO Box 6550  
Wetherill Park  
NSW 1851

bwct@brickworks.com.au  
**Phone number (02) 9830 7700**