

1. PURPOSE

The Cetnaj Group, Cetnaj Pty Ltd, Cetnaj West Pty Ltd, Cetnaj QLD Pty Ltd and Cetnaj Stronglink Pty Ltd (Cetnaj) acknowledges and takes seriously its obligations under the Privacy Act 1988 and is committed to the protection of personal privacy. Cetnaj has adopted a set of privacy principles based on the National Privacy Principles contained in Schedule 3 of the Privacy Act.

2. POLICY

This policy sets out Cetnaj's privacy protection principles. These are principles that Cetnaj has adopted in order to protect information about individuals. These principles deal with the collection, use and disclosure of personal information as well as access to information. It also sets out the principles that Cetnaj will adopt when considering the introduction of new technology. The principles comply with the National Privacy Principles.

3. HOW WE COLLECT YOUR PERSONAL INFORMATION

We collect most personal information directly from you. For example, we will collect personal information when you fill in a form of application for credit facilities, deal with us over the telephone, send us a letter, an email or when you visit us in person. The type of personal information we collect may include your name, mailing address, private address, telephone number, email address and business structure. There may be occasions when we need to source personal information about you from a third party. For example, we may collect personal information from a credit-reporting agency or from suppliers including from people you may nominate as trade references.

4. HOW WE USE PERSONAL INFORMATION

We only collect personal information about you that is necessary to perform our functions and activities. If you do not provide this information, we may not be able to deal with you, or provide you with our products and services. The primary purpose for Cetnaj collecting your personal information is usually to assess your application for credit in connection with the supply of our products and services and, if the application is approved for the establishment and administration of your account with Cetnaj. We may also use or disclose personal information we collect about you for other purposes such as:

- o Considering any application you may make to us in conjunction with your dealings with us;
- o Helping us to develop and identify products and services that may interest you;
- o Telling you about products and services that may interest you;
- o Maintaining our relationship with you;
- o Conducting market or customer satisfaction research;
- o Performing our internal administration and operations including accounting, risk management, record keeping, archiving, systems development and testing, credit assessment and staff training.

We may disclose personal information to third parties. For example, we may provide names and addresses to a mailing house to mail account statements to you and other customers. In these situations, we prohibit third parties from using your personal information except for the specific purpose for which we supply it. We may also disclose personal information about you to a credit-reporting agency in connection with the administration of our trading account and for the purposes of recovery of money due to Cetnaj. Your consent is important. Personal information is usually used or disclosed only after obtaining your consent. Your consent can be express or implied. Your consent can be verbal or written, for example our credit application form contains a statement that a credit reference will be obtained. By signing the application, you are giving your express consent for us to obtain a credit reference about you from a credit reporting agency. You imply consent when we can reasonably conclude that you take or when you decide not to take action.

5. DISCLOSING TO THIRD PARTIES

We only disclose your personal information to third parties with your express or implied consent, or where we are otherwise entitled or required to do so. The types of third parties we may disclose your personal information to include:

- o Credit reporting agencies to assess your credit application;
- o Debt collection agencies to initiate debt collection services;
- o Your referees, e.g. to validate information you have provided in a credit application;
- o Regulatory bodies, government agencies, law enforcement bodies, Courts or other parties we are authorised or required by law to disclose information to; and
- o Our agents, contractors and external advisers who we engage to carry out our functions and activities from time to time or who assist us to carry out our functions and activities.

6. MARKETING AND PRIVACY

Serving customers well is fundamental to our business. As part of this service we may use personal information we have collected to identify products and services that may benefit you. We may contact you from time to time to tell you about new or existing products or services or special prices available on products or services. You can contact us at any time if you do not want to receive marketing information from Cetnaj. We will process these instructions as soon as practical. Cetnaj does not disclose names and addresses to third parties for purpose of allowing them to market their products and their services.

7. KEEPING YOUR INFORMATION UP TO DATE

If we have accurate information about you, it enables us to provide you with the best possible service. We take reasonable steps to ensure that your personal information is accurate, complete and up to date at the time of collecting, using or disclosing the information. If you learn that current personal information we hold about you is inaccurate, incomplete or out of date, you should contact us. We will promptly update any personal information that is inaccurate, incomplete or out of date.

8. REQUESTING DETAILS ABOUT YOUR PERSONAL INFORMATION

You can find out what personal information Cetnaj holds about you. You should contact us if you wish to find out about the personal information we hold about you. We will need to verify your identity before giving access. We will normally be able to deal with your request immediately. If the request is complex we will ask you to put the request in writing. Depending on the complexity of your request, we may charge a fee for processing the request. We may not be able to tell what personal information we hold about you in certain circumstances including where:

- o It will threaten the privacy of other individuals;
- o The information would reveal our commercially sensitive decision making process; or
- o The law prevents us from disclosing the information.

If we are unable to tell you what personal information we hold about you, we will give the reasons why.

9. STORAGE OF PERSONAL INFORMATION

We protect any personal information that we hold about you from misuse or loss. We also protect it from unauthorised access, modification and disclosure. Your personal information can only be accessed by people authorised by us, and for the purpose for which we have your consent. Your personal information may be stored in hard copy documents or electronically in our systems. We maintain physical security, such as locks and security systems, over our paper and electronic data store and premises. We also maintain computer and network security. For example, we use security measures for the Internet and other security measures such as identification codes and passwords to control access to computer systems.

10. CONTACTING US

You are entitled to complain if you believe that your privacy has been compromised. If your complaint is not satisfactorily resolved, you may apply to the Federal Privacy Commissions to have the concern heard and determined. If you wish to make contact with Cetnaj concerning your personal information whether it be for access, modification or for complaint you may contact the Privacy Officer as follows:

The Privacy Officer
PO Box 609
VIRGINIA QLD 4014

Phone: (07) 3623 5200
Fax: (07) 3623 5290
Email: headoffice@cetnaj.com.au