

March 2023

AgBiz Assist Privacy Policy

We are committed to treating the personal information we collect in accordance with the Australian Privacy Principles in the *Privacy Act 1988* (Cth) (the **Privacy Act**). This Privacy Policy set out how we handle personal information, but it is not intended to cover categories of information that are not covered by the Privacy Act.

In the Privacy Policy, 'AgBiz Assist Ltd', 'we', 'us', and 'our' refer to AgBiz Assist Limited and our trading names Community Business Connect, RFCS Vic North East, Assist Small Biz and AgBiz Care (ABN 42120418582).

We may modify or amend this Privacy Policy from time to time, as we alter the way we use information, new features are added to our website or applications or the legislation changes. To let you know when we make change to this Privacy Policy, we will amend the revision date at the top of our Privacy Policy. Therefore, we encourage you to periodically review this Privacy Policy to be informed about how we are protecting your information.

1. Personal information that we collect

The type of information we collect about you depends on our relationship with you. Examples of personal information we collect includes:

- General identification information such as names, job title, occupation, date of birth, place of work and gender;
- Contact details such as address, email address, phone and mobile number and internet protocol (IP) address;
- Relevant company, business and financial information;
- Relevant personal and financial information;
- Usernames and passwords;
- Educational qualifications, employment history, salary and references;
- Payment details including group certificates, pay slips, and other income earning information;
- Information contained in identification documents such as passports and driver's licences;

- Government-issued identification numbers such as tax file numbers, Centrelink information;
- Financial information such as credit card and bank account details;
- Details of superannuation and insurance arrangements; and
- Visa or work permit status, immigration status and related information.

In some circumstances it is necessary for us to collect some forms of sensitive information about you. Examples of sensitive information we collect includes:

- Racial or ethnic origin;
- Gender diversity;
- Disability;
- Citizenship;
- Criminal history; and
- Health information.

We will only collect and use sensitive information with your consent, in accordance with applicable laws, for the primary purpose in which it was obtained or in a de-identified manner. If you would like us to provide you with access to services, training or programs funded by the Victorian and/or Commonwealth Governments, you agree that we can provide your sensitive information to the relevant government department or agency. With respect to such services, training and programs we may use government related identifiers to identify you. For example, your personal income tax number, passport or driver's licence.

When you are simply enquiring about services, charitable assistance, training, events, or products, you have the option of not identifying yourself. However, not supplying your name or contact details might make it difficult for us to provide you with the information you need.

2. Collecting personal information

We collect and hold personal information from clients, customers, employees, job applicants, contractors, suppliers and other individuals. We collect and hold this information for our business purposes. We collect most personal information from you directly, for example when we deal with you over the phone or in person, when you send us correspondence (including via email), when you use our website or applications, when you use our social media, when you complete a form, questionnaire, or survey, part of projects and initiatives we are conducting (including those we conduct with other organisations), when you attend our events and are photographed, filmed or recorded, or when you subscribe to our publications. If you contact us, we will keep a record of that contact.

Sometimes we will collect your information from third parties. These can include other services, agencies, community organisations, businesses and other referrers to our services from our clients, marketing mailing lists and other public information (including public posts to social networking sites such as LinkedIn and Twitter) and commercially available

personal, identity, geographic and demographic information. When this occurs, we rely on the person providing us with that personal information having the right to do so.

We hold personal information in hardcopy and electronic formats. All personal information captured by us is always stored securely and will not be provided to any unauthorised third parties. We use a range of physical, operational, and technological security measures to protect your personal information. Such measures include:

- Providing education and training to our employees and contractors on our Privacy Policy and how to protect your personal information;
- Administrative and technical controls to restrict access to personal information to those who need access;
- Technological security measures, including firewalls, encryption, and end protection software; and
- Physical security measures such as security alarms on our offices, locked storage cabinets, secure destruct bins and use of secure offsite storage facilities (operated by third parties).

From time to time, we review whether we still need to retain your personal information. If it is no longer required for its purpose for which we originally collected it, then we will delete your information from our database or ensure the information is de-identified.

We understand the importance of protecting children's privacy. Our websites are not designed for, or intentionally targeted at, children under the age of 13. It is our policy not to knowingly collect or maintain information about any person under the age of 13, without a specific need and only with the consent of a parent or legal guardian.

3. How we use information

The main purposes for which we collect, hold and use personal information are:

- To offer and provide information sessions, workshops, events and training;
- To provide our services, charitable support and products to you or our client;
- To response to individual requests or queries;
- To communicate and maintain contact with clients, members and other contacts (including previous clients and users of our services);
- For marketing and information provision purposes and to send marketing and information communications;
- For administrative purposes, including:
 - Processing payment transactions;
 - Charging and billing;
 - Detecting or preventing fraud; and
 - Identifying breaches of our contracts or consulting terms and conditions;

- For purposes related to recruitment and the employment of our personnel and contractors including:
 - Contacting referees, processing applications, assessment for suitability for future positions, background checks and ongoing analytic purposes ensuring we are reaching a diverse range of candidates;
 - Providing internal services or benefits to our employees; and
 - Meeting regulatory obligations;
- To improve and manage our products and services including:
 - Developing new products;
 - Verifying your identity;
 - To conduct surveys and questionnaires; and
 - Seeking your feedback;
- For development and analytics purposes to develop of expertise and know how, including:
 - For benchmarking purposes;
 - Development, analytics and business intelligence functions including website trends and performance analysis;
 - Quality assurance and leadership; and
 - Other purposes related to our business; and
- Where we are required to or authorised by legislation, regulations, rules, professional standards, or industry code.

We also use your personal information for other purposes which you would reasonably expect, for example, for data analytics, research, staff training, policy development, planning, service advocacy, and submissions and promotional purposes.

4. Marketing communications

From time to time, you will be sent newsletters, promotional material, service developments, available assistance (recovery assistance, grant and charitable programs and assistance), industry developments, assistance, and updates, information about products and services (including training and events) that we think you might be interested in and other useful information. We hope that you find this information informative and useful. These communications may be sent in various ways, including by email, SMS or other electronic means.

However, should you choose to not receive them please contact us and ask to be removed from distribution lists.

If you do not consent to receive, or unsubscribe from receiving marketing communications from us, we may still contact you for the other purposes described in the 'How we use information' section above.

5. Sharing personal information

We may we share your personal information with other parties including:

- Your authorised representatives, advisors, your employer or employees and referees;
- Personnel within AgBiz Assist (including contractors) and our professional advisors;
- Credit managers, debt collecting agencies, third party clearing houses or mercantile agents for account settlement;
- Experts or other third parties contracted as part the provision of services by us to you;
- Our marketing contractors/agencies, including our email marketing platforms for direct marketing to you;
- Relevant government departments where you are applying to access a government funded program or service that is being subsidised by a government department;
- Other parties when you ask us to do so or when you consent to that disclosure.

Where you are a customer, an employee, a contractor, or supplier of services to one of our clients, then we may disclose your personal information as part of providing services to that client.

We enter into agreements with third parties for their direct marketing of their products and services which we believe may be of interest to you. We do not sell, rent or trade your personal information to third parties for other marketing purposes.

Unless otherwise prohibited by law or our contractual obligations, we will disclose your personal information to another party if required to do so by law, court order or as requested by a governmental or law enforcement authority, or in the good faith that disclosure is otherwise necessary or advisable. Such situations include: to perform, maintain or enforce contracts with our users or suppliers; to protect our rights or properties, our business affiliates, our users, or others; or when we have reason to believe that disclosing the information is necessary to identify, contact, or bring legal action against someone who is causing, or who is threatening to cause, interference with or damage to our rights or properties, whether intentionally or otherwise; or when anyone else could be harmed by such activities.

In some cases, the third parties we may disclose your personal information to may be based outside of Australia. Where we do this, we require these parties to take appropriate measures to protect that information and to restrict how they can use that information.

6. Visiting our website and online

This Privacy Policy also applies to any personal information we collect via our websites and applications (including mobile applications) in addition to personal information you provide us directly, including when you make a request or complete an online form. If you are a client of ours, you will be identified by a username, password or some other single sign-on provider (i.e. Facebook) when you log into our websites or applications. The information we

collect about client's use of our website is used for measuring use and performance and in assisting to resolve any technical difficulties.

We use cookies, web beacons and other technologies on some of our websites and through email to automatically collect certain types of information. The collection of this information allows us to personalise your online experience (including tailoring our online presence) and enhancing your future online experience. We also use this information for development and analytic purposes. You can manage and control the use of cookies through your browser, including removing cookies by deleting them from your 'browser history' when you leave the site. In most instances, you can refuse a cookie and still navigate our websites.

We use analytics tools, including:

- Google Analytics, you have the ability to opt out the following link <https://tools.google.com/dlpage/gaoptout>;
- Add This, you have the ability to opt out at the following link <https://www.addthis.com/privacy/opt-Out>;
- Salesforce Marketing Cloud, you have the ability to unsubscribe from emails which are sent to you;
- SurveyMonkey, you have the ability to unsubscribe from emails which are sent to you;
- Electronic Distribution Marketing and GetFeedback, you have the ability to unsubscribe from the emails that are sent to you.

From time to time, we may use other analytic tools to monitor users of our websites. These help us gain an understanding of how our websites are being used.

This Privacy Policy does not apply to other websites of third parties which are linked to our website. We encourage you to review each website's privacy policy, especially if you intend to disclose any personal information via that site. Other websites or programs hosted or operated by us may contain specific privacy statements and disclosures which are specific to that website or program.

7. Access to personal information

It is important that you make sure the personal information we hold about you is accurate, up to date and complete. If your details change or you believe that any personal information, we hold about you is incorrect, you can contact us and we will take reasonable steps to correct it in accordance with the requirements under the Privacy Act.

You can request access to your personal information that we hold about you. When you make a request to access your personal information, we will require you to provide some form of identification (such a driver's licence or passport) so we can verify that you are the person to whom the information relates. In some cases, we may also request an administrative fee to cover the cost of access. We note that we are not required under the Privacy Act to give you access to your information in certain circumstances such as where your request for access is frivolous, vexatious or information relates to legal proceedings

between us and you and would not be accessible by the process of court discovery in these proceedings. To make a request, please contact us.

8. Complaints

You can make a complaint if you have a complaint about our handling of your personal information. In the first instance, we request that you make your complaint in writing directly to our Executive Officer. We will investigate your complaint and prepare a response to you in writing within a reasonable period of time.

We take all complaints we receive seriously. If you are not satisfied with our response or the manner in which we have dealt with your complaint, you can refer your complaint to the Office of the Australian Information Commissioner.

9. How to contact us:

Write: Executive Officer, AgBiz Assist Ltd, PO Box 1619, Wodonga Vic 3689

Phone: 0260575777 or 1300 834 775

Email: Execofficer@agbizassist.org.au

For more information about privacy and the protection of personal information, visit the Office of the Australian Information Commissioner website www.oaic.gov.au.