

Privacy Policy

Privacy Act 1988 (Cth)

Hancock Prospecting Pty Ltd and the companies within the Hancock Prospecting Pty Ltd group of companies (collectively **HPPL**) have adopted the Australian Privacy Principles (**APPs**) contained in the *Privacy Act 1988* (Cth) (**Privacy Act**). A copy of the APPs may be obtained from the website of The Office of the Australian Information Commissioner at www.aaic.gov.au.

The Privacy Act defines **Personal Information** as information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether the information or opinion is recorded in a material form or not.

This Privacy Policy and the APPs govern the way in which HPPL collects, uses, discloses, stores, secures and disposes of your Personal Information.

HPPL Collects Personal Information

HPPL collects Personal Information which is necessary to:

- (a) consider account and credit applications;
- (b) maintain your account and contact details;
- (c) process contracts, agreements, purchase orders and transactions to which you are a party; and
- (d) promote and advise you of products or services produced or distributed by HPPL.

HPPL may ask you for personal, business and contact details, along with financial accounts and information, including details of assets and liabilities. HPPL may also ask for your bank account details. This is generally done by asking you to complete an application form.

To enable HPPL to assess an application for credit or provide you with information about its products, your Personal Information may be disclosed to credit reporting agencies and other companies that are part of the HPPL group of companies. The information that HPPL might disclose for credit reporting purposes includes:

- (a) the fact that you have applied for credit and the amount;
- (b) the fact that HPPL is a credit provider to you; and
- (c) payments which become overdue and for which debt collection action may have been commenced.

HPPL may also use your Personal Information to obtain:

- (a) from a credit reporting agency a credit report containing Personal Information about you in relation to commercial credit provided by HPPL;
- (b) a report containing information about your commercial activities or ability to service existing commercial credit facilities from a business which provides such information; and
- (c) a report from a credit reporting agency detailing any other information in relation to your commercial credit activities.

Sensitive Information

Sensitive information is defined in the Privacy Act to include information or an opinion about such things as an individual's racial or ethnic origin, political opinions, membership of a political association, religious or philosophical beliefs, membership of a trade union or other professional body, criminal record or health information.

Sensitive information will only be used by HPPL:

- (a) for the primary purpose for which it was obtained;
- (b) for a secondary purpose that is directly related to the primary purpose; or
- (c) with your consent, or where required or authorised by law.

Third Parties

Generally, HPPL will collect your Personal Information direct from you. However, in some circumstances, HPPL may be provided with information from third parties. In such a case, HPPL will take reasonable steps to ensure that you are made aware of that information.

Disclosure of Personal Information

Your Personal Information may be disclosed by HPPL in a number of circumstances which include where:

- (a) you consent to the use or disclosure by third parties of that information; or
- (b) required or authorised by law.

Security of Personal Information

Your Personal Information is stored by HPPL in a manner that reasonably protects it from misuse and loss and from unauthorized access, modification or disclosure.

When your Personal Information is no longer needed for the purpose for which it was obtained, HPPL will take reasonable steps to destroy or permanently de-identify your Personal Information. However, most of the Personal Information is or will be stored in files which will be kept by HPPL for a minimum of seven years.

Access to your Personal Information

You may access the Personal Information that HPPL holds about you to update and/or correct it, subject to certain exceptions. If you wish to access your Personal Information, please contact HPPL's Privacy Officer (whose contact details are set out below) in writing.

HPPL will not charge any fee for your access request, but may charge an administrative fee for providing a copy of your Personal Information.

In order to protect your Personal Information, HPPL may require you to produce identification before releasing the requested information.

Maintaining the Quality of your Personal Information

It is important that your Personal Information is up-to-date. HPPL will take reasonable steps to ensure that your Personal Information is accurate, complete and up-to-date. If you find that your Personal Information is not up-to-date or is inaccurate, please advise HPPL's Privacy Officer as soon as practicable so that your Personal Information can be updated.

Privacy Policy Updates

This Privacy Policy may change from time-to-time and is available on HPPL's website.

Privacy Policy Complaints and Enquiries

If you have any queries or complaints about this Privacy Policy please contact HPPL's Privacy Officer (preferably in writing) whose contact details are set out below:

Name: Attention Privacy Officer
Address: Hancock Prospecting Pty Ltd
Level 3
HPPL House
28-42 Ventnor Avenue
West Perth WA 6008
Email: privacy_officer@hancockprospecting.com.au
Telephone: +61 8 9429 8222
Facsimile: +61 8 9429 8266