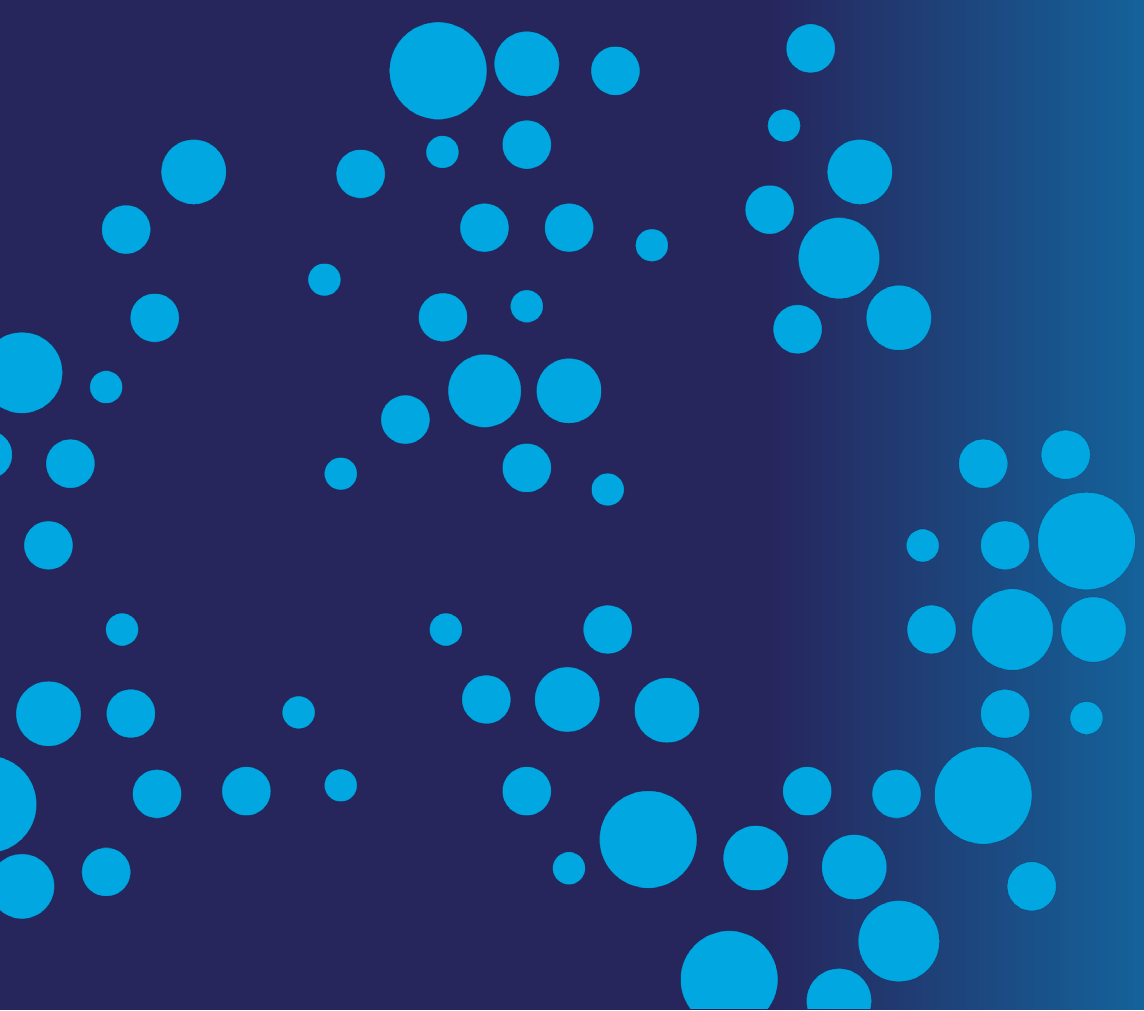


Privacy Policy

20 August 2020 Rev 1.1



Adbri Ltd and its subsidiaries (referred to in this policy as the Adbri Group, **we, us, our**) is required to comply with the *Privacy Act 1988 (Cth)* (**Privacy Act**) including the Australian Privacy Principles. This Policy outlines the way in which we collect, hold and manage personal information.

1 The kinds of personal information we collect

We may collect and hold personal information about customers, potential customers, employees, prospective employees, contractors and suppliers. We only collect and hold personal information that is reasonably necessary for our business functions.

The types of personal information we collect about you depends on your dealings with us and may include:

- contact details (e.g. your name, address, telephone number and/or email address);
- financial information (i.e. for invoicing and payment purposes);
- information about your dealings with us and the products and services that you may be interested in;
- credit risk information, if you apply for an account with us; and
- in relation to prospective employees or contractors, education and employment information, government related identifiers (i.e. drivers licence details, tax file numbers and/or passport details) or sensitive information (i.e. health information, criminal record).

If you do not provide all of the personal information we request, we may be unable to provide you with the products or services you are seeking, or engage you as an employee or contractor.

2 How we collect personal information

We will collect personal information directly from you, where reasonable and practicable to do so. We generally collect personal information in person, or by telephone or through written information or forms that you submit to us. We may collect personal information about you from a third party, including from public sources and trade or employer references. If you provide us with personal information about a third party, you warrant that that third party has consented to us collecting and using their personal information in accordance with this Policy.

3 How we use personal information

By providing us with your personal information, you consent to us using and disclosing your personal information for the following purposes:

- to provide and market our products and services to you;
- to respond to enquiries and provide you with information you have requested;
- to comply with any legal obligations which require the collection, retention or disclosure of personal information;

- to conduct general business and management functions;
- if we restructure or transfer any of our business assets; and
- related purposes that you would reasonably expect and other purposes required or authorised by law.

You can opt-out of receiving marketing information from us at any time by contacting our Privacy Officer or using the opt-out mechanism provided.

4 Disclosure to third parties

Third parties to whom we may disclose personal information include:

- the relevant individual's representatives;
- third party contractors who are performing services for us, or on our behalf;
- credit providers and credit reporting bodies (CRBs);
- our professional advisers including legal, accounting, auditing and business consulting advisers; and
- government and regulatory authorities, where we are required or authorised by law to do so.

If we disclose information to a third party, we will take reasonable steps to require that the third party protects your information to the same extent that we do.

We outsource our share register information to Computershare Limited, which may include personal information about individual shareholders. Computershare Limited is bound by the Privacy Act and APPs, and a copy of its Privacy Policy is available here: <http://www.computershare.com/au/help/Pages/privacy-policies.aspx>

5 How we handle credit information

We sometimes provide products and services to our customers on specific or agreed payment terms. In the course of doing so, we may collect credit information from individuals, for instance, sole traders, company directors or guarantors. Such credit information may include:

- identity and contact details;
- details of other credit or trading account arrangements including the relevant dates and applicable terms and conditions;
- details of previous credit or trading account applications including the amount and type of credit and credit limit; and
- details of any payment defaults, adverse court judgments or insolvency; and
- other credit related personal information permitted under the Privacy Act.

By providing us with your credit information, you consent to us using and disclosing your credit information for the following purposes:

- to assess your credit, guarantee and applications for an account;
- to monitor and assess your credit worthiness;
- to review and manage your trading account;
- to obtain credit reports and disclose credit information to CRBs; and
- to disclose credit reports to any solicitors and mercantile agents for enforcement and recovery purposes.

The CRBs that we use Equifax Pty Ltd (telephone 13 8332) and Creditor Watch Pty Ltd (telephone 1300 50 13 12).

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.

Please see other sections of this Policy for further information regarding how we handle personal information generally.

6 How we keep personal information secure

We take reasonable steps to securely store personal information to protect it from unauthorised access, disclosure or modification or loss, misuse or interference, through physical, electronic and other procedural protection. We hold personal information as either physical or electronic records, on our site or in secure offsite locations.

We take reasonable steps to destroy or de-identify personal information that is no longer required for the purposes set out in this Policy and which we are not required by law to retain.

Our websites use cookies. We do not use the information stored in those cookies to collect information about you. You may configure your web browser to refuse or disable cookies. We have an obligation to notify the Office of the Australian Information Commissioner and any individual whose personal information is affected by a data breach which is likely to cause serious harm. If any unauthorised access, disclosure or loss of personal information occurs, we will take prompt action to investigate, contain and remediate the data breach.

7 How to access or correct your personal information

You may request access to the personal information (including credit information) we hold about you by contacting our Privacy Officer. We may need to verify your identity before we allow you to access your personal information and may refuse your request for access if we are required or authorised by law to do so. We may charge a reasonable fee for assessing your request and providing access. Access may be provided by hard copy or by allowing you to view the relevant records.

If you believe the personal information we hold about you is inaccurate, incomplete or out of date, please contact us at the details shown below.

8 Cross-border disclosures

As at the date of this Policy, we are not likely to disclose personal information to overseas recipients. If in future we do propose to disclose personal information overseas, we will do so in compliance with the requirements of the Privacy Act.

9 Amendments

This Policy is current as at 20 August 2020. We reserve the right to amend this Policy at any time, without notice to you, to ensure that we maintain the highest standards. The date of this Policy will inform you as to whether there have been updates since your last visit.

10 Questions, queries or complaints

If you have any questions, concerns or complaints about our management of your personal information (including credit information), please contact our Privacy Officer at the details set out below:

The Privacy Officer
Adbri Ltd
Level 1, 157 Grenfell Street
ADELAIDE SA 5000

Telephone: +618 8223 8000

Facsimile: +618 8215 0030

Email: info@adbri.com.au

We request that any dispute or complaint be submitted in writing to our Privacy Officer. We will investigate and respond to your complaint within a reasonable time. If you are dissatisfied with the handling of your complaint, you may contact the Office of the Australian Information Commissioner, see <https://www.oaic.gov.au/privacy/privacy-complaints/> for further information.



adbri.com.au

GPO Box 2155
Adelaide SA 5001
+61 8 8223 8000
info@adbri.com.au

