

PRIVACY STATEMENT

GULF RUBBER AUSTRALIA PTY LTD (ABN 13 118 010 263)

1. This privacy statement encompasses consents, notifications and disclosures under or in relation to the Privacy Act 1988 (as amended by the Privacy Amended (Enhancing Privacy Protection) Act 2012) ("Act").
2. The terms of this statement operate concurrently with any pre-existing privacy statement, authorisation or notification, whether contained in our credit application, these Terms or otherwise, save to the extent of any inconsistency in which case the terms of this privacy statement shall prevail.
3. For the purpose of this statement, the terms "personal information", "sensitive information", "credit eligibility information", "credit information", "commercial credit purpose", "credit guarantee purpose", "consumer credit purpose", "credit reporting body", "credit provider", "credit reporting code" carry the same meaning as under the Act and the term "Information" means personal information, sensitive information, credit eligibility information, credit reporting information and credit information, both severally and collectively.
4. We may collect personal information about you, the Customer, Guarantor(s) identified in your credit application (Guarantor(s)) for our primary purposes which include the assessment of a credit application, reviewing existing credit terms, assessing credit worthiness, collecting overdue payments, assessing credit terms, assessing credit worthiness, collecting overdue payments, marketing, sales and business development purposes and direct marketing.
5. You the Customer or and/or Guarantor(s) consent to us collecting, using and disclosing personal information (including sensitive information) for both our primary purposes specified herein and purposes other than the primary purposes, including the purpose of direct marketing.
6. We may collect, and may already have collected, information from you and/or Guarantor(s), other credit providers, credit reporting bodies and other third parties for the purpose of our functions and activities including, but not limited to, credit, sales, marketing and administration. If the information was not collected by us it may restrict or impede upon us trading with, extending credit to, continuing to extend credit to or extending further credit to you, the Customer and/or Guarantor(s) or your related bodies corporate.
7. You, the Customer and/or Guarantor(s) consent to us obtaining and making disclosure of information about you and/or Guarantor(s) from and to a credit reporting body and/or another credit provider for a commercial credit related purpose and/or a credit guarantee purpose and/or a consumer credit purpose and/or another related purpose. We confirm and notify you and/or Guarantor(s) that we may use and/or disclose credit eligibility information under section 21G of the Act.
8. We may provide personal information about you, and/or Guarantor(s) to any of all of the credit reporting bodies nominated below. We intend to disclose default information to any or all of the credit reporting bodies listed below. You and/or Guarantor(s) consent to such disclosure. Our credit reporting policy contains a statement of notifiable matters in accordance with s 21C of the Act and items 4.1 and 4.2 of the Credit Reporting Code in respect of disclosure to credit reporting bodies including what the information may be used for, what we may disclose and what you and/or Guarantor(s)' right to request limitations to the use of their information.

Veda Advantage
Creditor Watch
Dun & Bradstreet
Experian
9. We may disclose information to, and about them and you the Customer and/or credit application Applicant and/or Guarantor(s) hereby acknowledge that they consent to the disclosure of such information to our employees, subsidiaries, employees, agents and related bodies corporate, past present or prospective credit providers of you, the Customer and/or credit application Applicant and/or Guarantor(s) or their related bodies corporate, including for the purpose of that person considering whether to offer to act as guarantor or offer security for that credit, and/or overseas recipients and recipients who do not have an Australian link.
10. By reason of you, the Customer and/or credit application Guarantor(s)' consent to the disclosure to overseas recipients hereunder, APP 8.1 will not apply to our dealings with your and/or Guarantor(s)' Information.
11. You, the Customer and/or credit application Guarantor(s) will be deemed to have acknowledged and accepted the terms of this privacy statement by either signing and returning this statement, failing to provide written notification to us within 14 days of receipt of this statement that its terms are not accepted, continuing to trade with us after receipt of this Statement or, if you and/or the credit application Guarantor(s) are directors or guarantors of a customer, by not taking steps to prevent the customer from continuing to trade with us after receipt of this statement.

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1. **We respect your privacy**
 - 1.1 The Company respects your right to privacy and is committed to safeguarding the privacy of our customers and website visitors. We adhere to the Australian Privacy Principles contained in the Privacy Act 1988 (Cth). This policy sets out how we collect and treat your personal information.
 - 1.2 "Personal information" is information we hold which is identifiable as being about you.
2. **Collection of personal information**
 - 2.1 The Company will, from time to time, receive and store personal information you enter onto our website, provided to us directly or given to us in other forms.
 - 2.2 You may provide basic information such as your name, phone number, address and email address to enable us to send information, provide updates and process your product or service order. We may collect additional information at other times, including but not limited to, when you provide feedback, when you provide information about your personal or business affairs, change your content or email preference, respond to surveys and/or promotions, provide financial or credit card information, or communicate with our customer support.
 - 2.3 Additionally, we may also collect any other information you provide while interacting with us.
3. **How we collect your personal information**
 - 3.1 The Company collects personal information from you in a variety of ways, including when you interact with us electronically or in person, when you access our website and when we provide our services to you. We may receive personal information from third parties. If we do, we will protect it as set out in this Privacy Policy.
4. **Use of your personal information**
 - 4.1 The Company may use personal information collected from you to provide you with information, updates and our services. We may also make you aware of new and additional products, services and opportunities available to you. We may use your personal information to improve our products and services and better understand your needs.
 - 4.2 The Company may contact you by a variety of measures including, but not limited to telephone, email, sms or mail.
5. **Disclosure of your personal information**
 - 5.1 We may disclose your personal information to any of our employees, officers, insurers, professional advisers, agents, suppliers or subcontractors insofar as reasonably necessary for the purposes set out in this Policy. Personal information is only supplied to a third party when it is required for the delivery of our services.
 - 5.2 We may from time to time need to disclose personal information to comply with a legal requirement, such as a law, regulation, court order, subpoena, warrant, in the course of a legal proceeding or in response to a law enforcement agency request.
 - 5.3 We may also use your personal information to protect the copyright, trademarks, legal rights, property or safety of the Company, www.gulfrubber.com.au, its customers or third parties.
 - 5.4 Information that we collect may from time to time be stored, processed in or transferred between parties located in countries outside of Australia. These may include, but are not limited to USA, England, Australia.
 - 5.5 If there is a change of control in our business or a sale or transfer of business assets, we reserve the right to transfer to the extent permissible at law our user databases, together with any personal information and non-personal information contained in those databases. This information may be disclosed to a potential purchaser under an agreement to maintain confidentiality. We would seek to only disclose information in good faith and where required by any of the above circumstances.
 - 5.6 By providing us with personal information, you consent to the terms of this Privacy Policy and the types of disclosure covered by this Policy. Where we disclose your personal information to third parties, we will request that the third party follow this Policy regarding handling your personal information.
6. **Security of your personal information**
 - 6.1 The Company is committed to ensuring that the information you provide to us is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure information and protect it from misuse, interference, loss and unauthorised access, modification and disclosure.
 - 6.2 The transmission and exchange of information is carried out at your own risk. We cannot guarantee the security of any information that you transmit to us, or receive from us. Although we take measures to safeguard against unauthorised disclosures of information, we cannot assure you that personal information that we collect will not be disclosed in a manner that is inconsistent with this Privacy Policy.
7. **Access to your personal information**
 - 7.1 You may request details of personal information that we hold about you in accordance with the provisions of the Privacy Act 1988 (Cth). A small administrative fee may be payable for the provision of information. If you would like a copy of the information, which we hold about you or believe that any information we hold on you is inaccurate, out of date, incomplete, irrelevant or misleading, please email us at accounts_au@gulfrubber.com
 - 7.2 We reserve the right to refuse to provide you with information that we hold about you, in certain circumstances set out in the Privacy Act.
8. **Complaints about privacy**
 - 8.1 If you have any complaints about our privacy practices, please feel free to send in details of your complaints to PO Box 84, Revesby North, NSW 2212. We take complaints very seriously and will respond shortly after receiving written notice of your complaint.

9. Changes to Privacy Policy

- 9.1 Please be aware that we may change this Privacy Policy in the future. We may modify this Policy at any time, in our sole discretion and all modifications will be effective immediately upon our posting of the modifications on our website or notice board. Please check back from time to time to review our Privacy Policy.

10. Website

- 10.1 When you visit our website
- 10.2 When you come to our website www.gulfrubber.com.au we may collect certain information such as browser type, operating system, website visited immediately before coming to our site, etc. This information is used in an aggregated manner to analyse how people use our site, such that we can improve our service.

11. Cookies

- 11.1 We may from time to time use cookies on our website. Cookies are very small files which a website uses to identify you when you come back to the site and to store details about your use of the site. Cookies are not malicious programs that access or damage your computer. Most web browsers automatically accept cookies but you can choose to reject cookies by changing your browser settings. However, this may prevent you from taking full advantage of our website. Our website may from time to time use cookies to analyse website traffic and help us provide a better website. visitor experience. In addition, cookies may be used to serve relevant ads to website visitors through third party services such as Google AdWords. These ads may appear on this website or other websites you visit

12. Third party sites

- 12.1 Our site may from time to time have links to other websites not owned or controlled by us. These links are meant for your convenience only. Links to third party websites do not constitute sponsorship or endorsement or approval of these websites. Please be aware that the Company is not responsible for the privacy practises of other such websites. We encourage our users to be aware, when they leave our website, to read the privacy statements of each and every website that collects personal identifiable information.