Privacy Policy and Disclaimer

Effective Date: July 2017

The Agfarm Exchange utilises the services provided by three separate business entities.

- 1. Agfarm to provide one-on-one services
- 2. Clear Grain Exchange to provide the online portal, trading and settlement infrastructure
- 3. Profarmer Australia to provide indicative bid price data and market information

By registering to use Agfarm Exchange, you are accepting the Privacy Policies and Disclaimers of each of the three businesses providing the service as provided below.

AGFARM

ABN: 29 001 575 798 Phone: 1300 243 276 Email: info@agfarm.com.au

Privacy Policy

Agfarm is committed to protecting the privacy of our clients' information. The information we collect is in connection with the services provided by Agfarm (or its associates).

Users can access many features on our website anonymously, however you may be asked to provide personal information when using interactive areas of the site. Generally, you have no obligation to provide any information requested by us. If you choose to withhold requested information however, we may not be able to provide you with the products and services that depend on the collection of that information.

More information about Privacy law and the Australian Privacy Principles (APPs) is available from the Federal Privacy Commissioner.

What personal information do we collect?

So that we can provide information and grain marketing services to you we may ask for personal details such as your name or email address. Depending on the service we are providing we may also need to obtain information about your contact details, financial status, credit history, transaction history, banking details, or personal references. Some sensitive information may also be collected such as membership of an association (for example, a farmers' federation – so that we can organise payment of membership fees) or other details given to us while conducting our business and maintaining business relationships.

How we collect and store personal information

The main way we collect personal information is through our registration process. However, we may also collect personal information from documents such as application forms, letters, e-mails, in telephone conversations or through your use of our website. The personal information may be stored electronically or in paper files. Wherever possible we collect information from the person concerned, but it may be necessary to obtain information from other people as well.

Use and disclosure of personal information

Where necessary for our business we may disclose personal information to other organisations such as our service providers, bulk handling companies, or banks. We require these companies to adhere to strict confidentiality requirements and also seek to ensure that they adhere to the APPs in relation

to information collected for our purposes. We also need to disclose information by law for purposes like reporting purposes, or in order to prevent breaches of the law.

Your personal information may be used by Agfarm to forward you information by way of regular bulletins or to contact you by email, telephone or post. We will not sell, transfer, assign or rent your information to any third party without your permission, unless required by law.

Accuracy and security of information

We take all reasonable steps to ensure that personal information collected, used and disclosed by us is accurate, up to date and complete. We will correct inaccurate information when identified. We take all reasonable steps to ensure that information held in paper or electronic form is safe and secure, and that it is protected from misuse, loss, unauthorised access, modification or disclosure. We also take all reasonable steps to ensure that personal information is only used by employees or disclosed to other organisations to the extent necessary for our business purposes.

Destruction and de-identification of personal information

We will take reasonable steps to de-identify or destroy personal information when it is no longer needed by us or for legal requirements.

Access to the personal information we hold about you, and complaint process

If you wish to obtain details of personal information we hold about you, or make a complaint in relation to our handling of personal information, you may contact our Client Services Team on 1300 243 276. Complaints in relation to personal information will be handled through our normal complaint handling processes.

Our server logs information about the use of the Agfarm website

Information that in some way identifies you as a user may be gathered during your interaction with our website. When you visit the website, certain information provided by your browser may be logged by our server, or collected on our behalf by a third party, including:

- the type of browser and operating system you are using;
- the previous website that you visited;
- your server's IP address
- the date and time of your visit:
- the pages accessed;
- the documents downloaded

For what purposes do we use personal information collected through website use?

We use personal information about you for the purposes of delivering and improving the website and for the services we provide. Such information may be used by us in accordance with this policy, and may be used by a third party collecting it in the provision of services to us in support of our use of the information, and for the development of new services. We will not try to identify users or their browsing activities (except, in the event of an investigation, where a law enforcement agency may exercise a warrant to inspect the service provider's logs). We will only record your e-mail address if you send us an email message containing your email address or supply your email address as part of your contact details on an online application. It will not be automatically added to a mailing list.

Links to other Websites

This site may from time to time contain links to other websites. Agfarm Pty Ltd is not responsible for the privacy policies or the content of any of those websites.

Contact Us

Should you have any questions about Agfarm, this Privacy Policy or our website, you can contact us on 1300 243 276.

Copyright

© Agfarm Pty Ltd ACN 106 819 167. Copyright in the information contained in this site subsists under the Copyright Act 1968 (Cth) for information owned by Agfarm. All rights reserved. Except as permitted under the Copyright Act 1968 (Cth) or other applicable laws, no part of this publication may be reproduced, adapted, performed in public or transmitted in any form by any process (graphic, electronic or mechanical, including photocopying, recording, taping or by storage in an information retrieval system) for any commercial purpose without the specific written consent of Agfarm Pty Ltd.

When you access Agfarm's website, you agree to:

- Retrieve materials for information only.
- Only download or print out a copy of materials for your own personal use or to inform other potential users about Agfarm materials.
- Include the copyright notice in any copy you make.
- Not modify Agfarm materials without Agfarm's prior written permission

Disclaimer

Agfarm does not warrant or represent that the information in this website (or in brochures that may be downloaded from this website) is correct and/or accurate, reliable or current, is free from errors or omissions, or is suitable for your intended use. Subject to any terms implied by law and which cannot be excluded, Agfarm accepts no responsibility for any loss, damage, cost or expense (whether direct or indirect) incurred by you as a result of any error, omission or misrepresentation in any information available from this site.

Further information about our grain marketing products is available in our "Doing Business" series of brochures and our Terms and Conditions. Any advice contained on this website or in our brochures has been prepared without taking into account your personal or business objectives, financial situation or needs. We recommend that you consider all available information and your own situation before making any decision about our products.

This notice and the information in this website and all matters relating to either are governed by and are to be construed according to the laws applicable in the State of New South Wales and the Commonwealth of Australia.

CLEAR GRAIN EXCHANGE

ABN: 63 615 342 026 Phone: 1800 000 410

Email: support@cleargrain.com.au

Clear Grain Exchange respects your privacy

We are committed to addressing your privacy concerns. Accordingly, we have implemented a Privacy Policy describing the measures we take to keep your information secure and in what manner we use your personal information.

Our policy is our commitment to you covering all personal information that may be gathered via the internet or over the telephone.

What personal information do we collect?

In your dealings with us, we may collect personal information about you. The types of personal information that we collect will depend on the nature of your relationship with us. We may collect personal information about you when you register, become a member or subscribe to one of our services. The personal information we collect and maintain generally comprises National Grower Registration (NGR) number, name, trading name, address, contact details (including phone, fax and e-mail) and credit card details. We collect web usage statistics as a matter of course. This may include the path you take on our web site and the time spent on our various web pages.

This information is needed in order to provide our clients with our products and services.

If you request information from us (eg. by using our web site or telephoning our office), we may collect your NGR number, trading name, and contact details, including your name, postal and email addresses and your telephone and fax numbers.

What is a cookie and how is it used?

A "cookie" is a small file containing information when you visit the web site. We occasionally use cookies to store non-sensitive information that you are aware of and have agreed to, such as displaying the most recent page you last viewed or product you ordered.

If you are concerned about accepting cookies you can adjust your web browser program to tell you when it is receiving a cookie. This gives you the choice of accepting or rejecting any cookie.

Use of personal information

If you are registered, the personal information we collect about you is used for the purposes of creating, managing, and maintaining your membership with us.

If we do not collect this information from you we will not be able to provide you with our products and services.

We protect your personal information

We store your personal information in different ways, including both paper and electronic. Clear Grain Exchange has several procedures in place to maintain the security of your information.

All web site data used during our membership creation and purchases are encrypted using Secure Socket Layer (SSL) encryption technology, thereby 'scrambling' the information contained in the transmission.

Personal information that is kept in paper copy is placed in filing cabinets, and stored under lock and key. Access to this information is restricted to authorised personnel.

We do not store or maintain any credit card details on our web site.

Keeping accurate records

We endeavour to keep updated information and records about your personal information. This enables us to provide you with the best service possible. To assist us with this, in the case of any changes to your personal records such as a change of telephone number or address please inform us of the change as soon as possible. If you find any errors in the data we are keeping please inform us so that we can make the correction.

Accessing your personal information

We will provide you access to the personal information we have about you. This information is available by contacting us.

Communicating with you

Occasionally, we will use your personal information to let you know about new developments and products that we offer that might better serve your needs or other opportunities which may interest you. We may use service providers to assist with this (such as mail services or advertising agencies). We will not allow these service providers to use your information for any purpose other than for our communications.

Links to other web sites

We provide access to other web sites through links included on our web site. Be aware when you access these web sites, that we are not responsible for the privacy practices of those sites. We suggest that you review the privacy policies of each site you visit.

Community message forums

Users are required to provide a username, password and e-mail address. Neither the Administrators of these forums, or the Moderators participating, are responsible for the privacy practices of any user. Remember that all information that is disclosed in these areas becomes public information and you should exercise caution when deciding to share any of your personal information. Any user who finds material posted by another user objectionable is encouraged to contact us via e-mail. We are authorised by you to remove or modify any data submitted by you to these forums for any reason we feel constitutes a violation of our policies, whether stated, implied or not.

Cookies must be turned on in your browser to participate as a user in these forums. Cookies are used here to hold your username and password and viewing options, allowing you to login.

Feedback

If you believe that the privacy of your personal information has been compromised or is not being adequately protected, or you would like more information regarding our privacy policy then please contact us.

Copyright

© Clear Grain Exchange ACN 615 342 026. Copyright in the information contained in this website subsists under the Copyright Act 1968 (Cth) for information owned by Clear Grain Exchange. All rights reserved. Except as permitted under the Copyright Act 1968 (Cth) or other applicable laws, no part of this website may be reproduced, adapted, performed in public or transmitted in any form by any process (graphic, electronic or mechanical, including photocopying, recording, taping or by storage in an information retrieval system) for any commercial purpose without the specific written consent of Clear Grain Exchange.

Disclaimer

Clear Grain Exchange does not warrant or represent that the information in this website (or in any documents that may be downloaded from this website) is correct and/or accurate, reliable or current, is free from errors or omissions, or is suitable for your intended use. Subject to any terms implied by law and which cannot be excluded, Clear Grain Exchange accepts no responsibility for any loss, damage, cost or expense (whether direct or indirect) incurred by you as a result of any error, omission or misrepresentation in any information available from this website.

PROFARMER AUSTRALIA

ABN: 21 133 350 900 Phone: 1300 302 143

Email: support@profarmergrain.com.au

Privacy Policy

Our Commitment

At NZX Profarmer Australia Pty Ltd, we recognise that your privacy is very important to you – it is to us as well. We handle personal information provided by and about people every day. By personal information we mean information or an opinion about a person whose identity is apparent or can reasonably be ascertained.

We are committed to supporting, the National Privacy Principles (NPPs) set out in the Privacy Amendment (Private Sector) Act 2001. Our aim is to both support, and ensure that we comply with, the NPPs that form the basis of laws introduced to strengthen privacy protection for the general public. The information set out below is largely a summary of our obligations under the NPPs.

We believe that this Statement will address any potential concerns you may have about how personal information you provide NZX Profarmer Australia is collected, held, used, corrected, disclosed and transferred. You can obtain more information on request about the way we manage the personal information we hold. If you seek any further information please contact us in one of the ways set out below.

Collection

As a financial services organisation we are subject to certain legislative and regulatory requirements which necessitate us to obtain personal information about you. In the course of our activities we may collect and hold personal information.

Some of the reasons we may be required to collect personal information include:

- If you are a client, or are seeking to become a client of NZX Profarmer Australia; we may seek information which identifies you and which is necessary to the provision of the product. This information may include your name, address and other contact details, it may also include payment details like a credit card detail.
- If we are facilitating or sponsoring a meeting or a conference, we may be required to collect details of attendees or content providers.
- If we are providing or sponsoring training or workshops, we may be required to collect details of attendees or content providers.
- If you are an employee or seeking to become and employee of NZX Profarmer Australia.
- When we conduct market research, we may seek your opinion on our products and services.
- The privacy act places restrictions on collecting sensitive personal information about you, we won't seek to collect this sort of information from you.

We will only collect personal information which is relevant to our business relationship with you. We will only collect personal information from you by lawful and fair means and without being unreasonably intrusive.

Our main purposes for collecting that personal information is to keep our subscriber database up to date, to facilitate the enrolment in or assessment of training programs, to disseminate topical information and details of events of interest, to regulate the activities of members and to facilitate the provision of a referral service to interested members of the public.

At or before the time we collect personal information from you we will take reasonable steps to inform you why we are collecting that personal information, whom else we might disclose that personal information to and what will happen if you do not provide personal information to us.

Where reasonable and practicable, we will only collect personal information about you, from you. You have a right to refuse us authorisation to collect information from a third party.

Whenever it is lawful and practicable, we will give you the option of not identifying yourself or not providing personal information when entering transactions with us. You can deal with us anonymously where it is lawful and practicable to do so.

However, failure to provide full and complete information we request may mean that we are unable to provide services to you fully and properly. Once we hold personal information we will take reasonable steps to keep it secure, accurate, complete and up-to-date.

Use and Disclosure

We will only use your personal information for the main purpose we told you and it was needed for, except where you consent to us using that personal information for another purpose, where the other purpose is related to the main purpose and you would reasonably expect us to use the personal information for that other purpose, or where it is permitted or required by law, or we reasonably believe it is necessary on health or public safety grounds to use the personal information for another purpose.

In order to fulfill the purposes set out above we may provide access to your personal information to third parties with whom we have a business relationship, for example those who maintain and update our database, who assist with mail-outs, who arrange, participate in and sponsor conferences and who deliver educational and other services, you accept that not all recipients of your information may have privacy policies equivalent to the NZX Profarmer Australia's and you consent to the disclosure of your personal information for those purposes.

In relation to direct marketing, where practicable we will seek your consent before we use your personal information for this purpose. You may tell us at any time you do not wish to receive any further marketing materials – if you do, we will stop sending you such materials.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them.

Access and Correction

If you ask, we will tell you what personal information we hold about you and what we do with it. We will facilitate access to you by allowing an inspection of your personal information in person, or by providing copies or a summary of relevant documents, depending on what is appropriate in the circumstances, following receipt of your request. Any charge we make for providing access will be reasonable.

If you can show us that the personal information is inaccurate, we will take reasonable steps to correct it. Note that we need not provide access to personal information in several types of situation, for example where a request is frivolous, or where to provide access would pose a threat to health or public safety, unreasonably interfere with another person's privacy, or be a breach of the law. We ask that your request for access be made in writing (for security purposes) and if we refuse access we will advise you of our reasons for doing so in writing.

Security

We will protect personal information from misuse and loss, and destroy or permanently de-identify personal information we no longer need. All client files and computer database information are accessible to authorised personnel only and appropriately secured out of hours. Data is backed up regularly and stored securely off site.

Personal information will be kept for 7 years when it is no longer needed and then the information will be destroyed.

Our website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

Our website contains links to other websites, including the websites of our commercial partners. When this occurs, be sure to check the privacy policy of these websites, as we are not responsible for privacy practices of those other parties.

Complaints Resolution

We are committed to providing members, and other parties whose personal information we hold, a fair and responsible system for the handling of their complaints.

If at any time you have any complaints in relation to privacy, please contact us. We will seek to address any concerns that you have through our complaints handling processes, but if you wish to take matters further you may refer your concerns to the Office of the Federal Privacy Commissioner.

Disclaimer

NZX Agri Advisors Pty Ltd ABN 94 090 519 798 AFS Licence 223409

In this disclaimer, references to "the Agri Advisors Group" refers to NZX Agri Advisors Pty Ltd, NZX Profarmer Australia Pty Ltd, its related bodies corporate, and their officers, agents, authorised representatives and employees.

The Agri Advisors Group's publications and products are for information purposes only and contains unsolicited general information, without regard to any individual objectives, financial situation or needs. You should consider the appropriateness of the information in this publication having regard to your objectives, financial situation and needs, and obtain specific individual financial advice from your financial advisor, before acting on information or recommendations in this publication.

The Agri Advisors Group's publications and products are not and should not be construed as an offer to sell or the solicitation of an offer to purchase or subscribe for any financial product. Decisions about financial products involve risk, and past performance is no assurance of future performance. Some of the material contained in this publication is obtained from official or other sources considered reliable, and care is taken to ensure its accuracy. The Agri Advisors Group is not responsible for any data or information supplied by third parties. Recommendations or opinions reflect judgments and assumptions as at the date of publication and may change without notice.

The Agri Advisors Group is not responsible or liable for any errors or misstatements in, or omissions from; its publications and products. The Agri Advisors Group excludes, to the fullest extent permitted by law, all liability for any loss or damage of any kind however rising in relation to its publications and products, including any reliance on it or making any transaction in connection with any information or strategy mentioned in it. The Agri Advisors Group's publications and products, including access credentials, are not for public circulation or reproduction, in whole or in part, and must not be disclosed to any person other than the intended recipient without the prior written consent of NZX Agri Advisors.

All intellectual property rights in the Agri Advisors Group publications and products are, and at all times remain, the property of NZX Agri Advisors, unless otherwise attributed.
