

Privacy Policy and Disclaimer

Effective Date: 15 December 2016

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

1. igrain.com.au – to provide one-on-one service
2. 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 igrain Exchange, you are accepting the Privacy Policies and Disclaimers of each of the three businesses providing the service as provided below.

IGRAIN.COM.AU

ABN: 97 139 099 951

Phone: 1300 447 246

Email: info@igrain.com.au

igrain.com.au Pty Ltd owns and operates the website located at www.igrain.com.au (Website).

We understand the importance of protecting individuals' rights to privacy and that you may be concerned about the confidentiality of information that you provide us. We have prepared this statement to help you understand how we aim to protect the privacy of your personal information.

You should carefully consider this Privacy Statement before submitting personal information to us.

Your right to privacy

In handling your personal information, we are subject to the Privacy Act 1988 (Cth) and are required to comply with the National Privacy Principles set out in that Act.

This privacy statement describes the way we collect, use and disclose your personal information and your rights in relation to our management of your personal information.

By accepting the standard terms and conditions that apply to all users of the Website you have also agreed to the matters set out in this statement. We may update this statement from time to time without notice to you by publishing a revised version on the Website. Please check back to this page before each time you submit personal information to us.

What kinds of personal information do we collect?

Personal information is information that identifies an individual. During the provision of our Website services, we may collect your personal information.

Generally, the kinds of personal information we collect are your name, the name of your business, address, telephone number and email address. We also hold or compile other personal information provided by you directly or indirectly over the Website, including computer sign-on data, statistics on page views, traffic to and from the Website, your personal Website preferences and listing data. We may also collect information from online forms that you complete about the grain industry and the kinds of related goods, services, property and jobs that you want to advertise for sale via the Website.

We may collect any other the personal or financial information about you that you provide us in exchange for those of our services that incur a fee.

You may also include your personal information in listings you ask us to post on the Website.

As part of our credit insurance offering to growers / sellers, we may also collect information about your financial history and standing, or that of your business.

How do we collect your personal information?

Generally, we collect your personal information directly from you. For example, when you register to upload material to the Website, you need to provide us with your personal information.

We or our service providers may also place "cookies" (small files placed on the hard drive of your computer) and "web beacons" (electronic images placed in the web page code) on your computer when you visit some parts of the Website. Most cookies are "session cookies," meaning that they are automatically deleted from your hard drive when you close your browser. We may use permanent or session cookies to help analyse web page flow, customise services, content and advertising and promote trust and safety for our users and our business. You can block our cookies by changing the settings on your browser, but doing so may hinder your use of some of our services.

There may be occasions when we collect your personal information from other sources such as from other users who provide us with a referral or complaint.

We also collect financial information about you and your business that is listed on credit reports and shared by insurers and credit reporting agencies.

Why do we collect your personal information?

We collect your personal information to provide the best possible service.

Providing your personal information means we are able to connect you with other users who want to buy or sell grain. The main purpose is to enable us to advise buyers or sellers of grain of your contact details so that you can be contacted in relation to listings you post, or respond to, and to keep the Website protected from misuse. We may also use it to contact you if there are any problems with the services we provide you or content you have uploaded to the Website. We also collect your personal information to help the Website work and troubleshoot problems or resolve disputes.

We do not sell, rent or trade personal information about you to third parties for their marketing purposes without your consent.

As part of providing our services to you, we may collect your personal information to give you the option of receiving our updates and publications, and to invite you to participate in offers related to our Website. You agree to receive these communications from us unless you tell us that you would prefer not to receive them. If you do not wish to receive marketing communications from us, you can indicate your preference by following the directions provided in the communication.

If you do not provide us with your personal information we may not be able to allow you access to the Website or to offer some specific services as it may affect our ability to meet our obligations to our other users.

Who will we disclose your personal information to?

We disclose your personal information for the purposes for which we collect it. That is, generally, only to enable you to access the Website, improve the operation of the Website or to offer you services we provide or may provide in the future.

Certain personal information you provide us (your user name, grain details, payment terms, location and other items identified in the registration and listing process) will be publicly available and you consent to disclosure of these matters by us to the general public. Your contact details are only revealed by buyers (or sellers, as applicable) once an agreement to purchase grain has been reached. Your financial information will not be disclosed to the public.

To provide our services we may disclose your information to third parties that we engage to perform administrative or other services. This disclosure is always on a confidential basis. We may give information about you and your business to our insurers and to associated credit reporting agencies, to obtain a credit report about you or your business, to allow the credit reporting agency to create or maintain a credit information file about you or your business, and to assess whether your transactional business with iGrain falls within our insurance guidelines.

If our company or business is bought by someone else, we may share personal information with the buyer, but they must still comply with this policy.

We may also disclose your personal information if you give us your consent or if disclosure is required by law.

Security of your personal information

We take all reasonable steps to ensure that the personal information that we hold is protected against misuse, loss, unauthorised access, modification or disclosure.

Links to other websites

The Website may contain various links and references to other websites. Please be aware that we do not control these websites and that this Privacy Statement does not apply to those websites. You should read the privacy statement of every website you visit. If in doubt, do not provide sensitive personal information to websites.

Can you access the personal information we hold about you?

You have a right to access the personal information we collect and hold about you. If at any time you would like to access or change your details, or you would like more information on our approach to privacy, please contact us.

In most cases, a summary of your personal information, such as your name and contact details, is available for no fee. If providing you with access to specific personal information requires a more detailed retrieval of your information, a fee may be charged for the cost of the retrieval and supply of that information.

Your obligations

You may not use any personal information gathered from the Website to send spam to our users or collect personal information from someone who has not consented to that collection.

How to contact us

We have an appointed Privacy Compliance Officer to assist you with any inquiries, complaints or feedback you may have, who can be contacted at:

The Privacy Compliance Officer
igrain.com.au Pty Ltd
PO Box 9286
Bathurst NSW 2795
Australia
Phone: 1300 447 246
Email: info@igrain.com.au

This privacy statement was last updated on 1 March 2013.

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GRAIN EXCHANGE

ABN: 63 615 342 026

Phone: 1800 000 410

Email: support@grainexchange.com.au

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. 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.

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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 an 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

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