

COMPANY POLICY

TASCO Inland Australia Pty Ltd

PRIVACY & CREDIT REPORTING POLICY

Purpose

This is the Privacy Policy of TASCO Inland Australia Pty Ltd t/as TASCO Petroleum and Barrett Petroleum ABN 64 676 389 090 (referred to in this policy as TASCO).

The purpose of this policy is to clearly express an up to date policy about our company's management of personal information and credit-related personal information we hold about our customers and potential customers.

This Privacy Policy sets out how we comply with its obligations under the *Privacy Act 1988* (as amended by the *Privacy Amendment (Enhancing Privacy Protection) Act 2012*) (the Act) and the Australian Privacy Principles (APP).

Under the Privacy Act and throughout this policy "Personal Information" is information relating to an individual which can be used to identify that individual. Where we refer to "you" or "your" we are referring specifically to persons as opposed to entities such as partnerships, trusts and companies.

We know that how we collect, use, exchange and protect your information is important to you, and we value your trust. That's why protecting your personal information and being clear about what we do with it, is a vital part of our relationship with you.

Acknowledgement

We acknowledge that we must take reasonable steps when handling credit-related and personal information and manage any regulated information in a transparent way.

We will endeavor to follow this policy of each occasion.

Our company has taken reasonable steps to endeavor to comply with the Act and the APP's, some examples are noted below:

1. Implementation of privacy policy and practice which will endeavor to ensure that the recipient of any information complies with the Act.
2. Staff training and education.
3. Clear and transparent procedures regarding handling of complaints and disclosure of information.

Our policy is available on our website www.tascopetroleum.com.au, however should you require a hardcopy please contact us and we will provide you with a copy.

Part 1 of this policy sets out how TASC0 manages personal information generally.

Part 2 of this policy provides specific details of how TASC0 manages credit-related personal information.

Part 3 of this policy sets out how TASC0 protects personal information and credit-related personal information and how you may seek access to or correction of or make a complaint about, that information.

PART 1 - Management of personal information generally

This policy is intended to enhance the transparency of our company's operations, notify you of your rights and our obligations and provide information regarding:

- (a) the kinds of personal information which we will collect and hold;
- (b) how we will collect, hold, use and disclose personal information;
- (c) the purpose for which we collect, hold, personal information;
- (d) the purpose for which we use and disclose personal information;

The kinds of personal information which we will collect & hold

It is our usual practice to collect personal information directly from you or your authorised representatives (s).

We collect information about you and your interactions with us, for example when you make a purchase, request or use our products and services, complete an application form, transfer money, phone us or visit our website.

Some examples of the types of information that TASC0 may collect from individuals is information including but not limited to: names, addresses, email address, telephone numbers, date of birth and employment details.

How we collect personal information

We only collect personal information by lawful and fair means.

We collect personal information from you through hardcopy forms or through forms provided on our Internet and Website; when you interact with us electronically or in person, including phone calls and face to face meetings; and when we provide our products and services to you.

In some circumstances, we may collect personal information that has been collected from a third party or publicly available source. This will be likely to occur in instances where:

1. you have consented for this collection (which would usually be via our credit

application form); or

2. you would reasonably expect us to collect your personal information in this way and it is necessary for us to collect this information for a specific purpose (such as investigation of a complaint).

The purpose for which we collect and hold personal information

We will endeavor to only collect and hold personal information which is relevant to the operation of our company. Our purpose for collecting or holding personal information about you is so that it may be used directly for our functions or activities.

TASCO will collect your personal information for -

(a) the primary purpose for which it is collected; or

(b) a related purpose, where you would reasonably expect for it to be used or disclosed.

TASCO may collect personal information from other credit providers, Credit Reporting Body (CRB) and any other third parties for the purposes of our functions and activities including but not limited to credit, sales, marketing and administration.

We may also collect personal information for the purpose of direct marketing. If you do not want to receive direct marketing, you can contact our Privacy Officer. You will be provided with an opt out option with respect to direct marketing should you wish to be excluded from direct marketing.

The Privacy Officer
TASCO Inland Australia Pty Ltd
220 Tenth Street
MILDURA VIC 3500
credit@tascopeum.com.au
0350 511 700

The purpose for which we use and disclose personal information

We endeavor to only use and disclose personal information for the primary purposes in relation to the functions or activities of our company.

We will endeavor to only disclose personal information for the purpose in which it was collected, unless we are required by law to provide your personal information to a government agency or other organisation.

We may exchange/disclose your information with third parties where it is permitted by law and /or

1. you have provided your consent;

2. you would reasonably expect that your information would be so disclosed to third parties, including but not limited to:

- (a) Insurance Companies
- (b) IT Service Providers
- (c) Billing and Mailing Houses
- (d) Marketing Agencies

(e) Collection & Debt Recovery Agencies

(f) Delivery Contractors

(g) Government and Law Enforcement Agencies or Regulators as permitted by law, in relation to the enforcement of criminal law and/or in prevention of a serious threat to life or health.

We will only use or disclose a government related identifier if the use or disclosure of the identifier is reasonably necessary for us to verify your identity for the purposes of our activities or functions; or

the use or disclosure of the identifier is required by an Australian Law, a State or Territory Authority, a Court/Tribunal Order or an Enforcement Body.

Disclosure to Credit Reporting Bodies (CRB)

We may disclose personal information to a CRB's in accordance with the permitted disclosures as defined under the Act.

We may disclose your personal information to the following CRB's listed below:

Veda Advantage Limited
Level 15, 100 Arthur Street
NORTH SYDNEY NSW 2060
Ph: 02 9278 7000

You can download a copy of their privacy policy at - www.veda.com.au

National Credit Insurance Brokers
Level 2, 165 Glenfel Street
ADELAIDE SA 5000
Ph: 08 8228 4800

You can download a copy of their privacy policy at - www.nci.com.au

PART 2 - Management of Credit Related Personal Information

Credit-related personal information includes Credit Reporting Information, Credit Eligibility Information and/or Regulated Information. Including the collection, holding, use and disclosure of such information.

TASCO collects credit-related personal information in connection with applications for credit in relation to consumer, commercial and business purposes.

This section of our policy is intended to enhance the transparency of our company's operations, notify you of your rights and our obligations and provide information regarding:

- (a) the kinds of credit-related personal information which we will collect and hold;
- (b) how we will collect, hold, use and disclose credit-related personal information;
- (c) the purpose for which we collect, hold, credit-related personal information;
- (d) the purpose for which we use and disclose credit-related personal information;

The kinds of credit-related personal information which we will collect & hold

We collect and hold the following types of credit-related personal information:

1. Identity particulars of individuals associated with the application for credit, including contact name, address, date of birth, phone numbers, employer/employment, drivers licence number. This information is mainly collected about the principals of the business including director's, partners, trustees and management staff where deemed necessary.
2. Financial information relating to director's, partners, trustees and sole traders and any person who acts or purposes to act as guarantor.
3. Historical insolvency information and court proceedings information of director's, partners, trustees and sole traders or managers associated with a business applying for credit.
4. Details regarding outstanding debts and debt collection including repayment history.
5. Consumer credit information of director's, partners, trustees and sole traders or anyone acting or purposing to act as a guarantor, or any individual applying for credit. This information is obtained from credit reporting bodies where TASC0 believes it is necessary to access the credit worthiness of individuals associated with the application for credit including guarantors.
6. A record that we have made a request with a credit reporting body for credit related information including the type and amount of credit that has been applied for.

How we collect credit-related personal information

We only collect credit-related personal information by lawful and fair means.

We collect credit-related personal information from you through hardcopy forms or through forms provided on our Internet and Website; when you interact with us electronically or in person, including phone calls and face to face meetings; and when we provide our products and services to you.

In some circumstances, we may collect credit-related personal information that has been collected from a third party or publicly available source. This may include collection of credit-related personal information from a credit reporting body. This will be likely to occur in instances where:

1. you have consented for this collection (which would usually be via our credit application form); or
2. you would reasonably expect us to collect your credit-related personal information in this way and it is necessary for us to collect this information for a specific purpose (such as investigation of a complaint).

The purpose for which we collect and hold credit-related personal information

We may collect and hold your credit-related personal information for the functions or activities of our company to:

1. establish your identity and assess applications for products and services;

2. review existing applications for products and services;
3. assess and review risk management;
4. price and design our products and services;
5. manage our relationship with you;
6. contact you, for example in regard to your account with us or tell you something important;
7. conduct and improve our business and improve the customer experience;
8. identify and tell you about other products, sales and services that we think may be of interest to you;
9. undertake debt collection services;
10. comply with our legal obligations and assist government and law enforcement agencies or regulators;

We may also collect credit-related personal information from other credit providers, Credit Reporting Body (CRB) and any other third parties for the purposes of our functions and activities including, but not limited to, credit, sales, marketing and administration.

The purpose for which we use and disclose credit-related personal information

We may use and disclose your credit-related personal information as reasonably necessary so it may be used directly for the functions or activities of our company as permitted by law.

We may use credit-related personal information for the functions or activities of our company to:

1. Assessing the credit worthiness of the applicant, or individuals associated with the applicant (in the case of a business applying for commercial credit) where that is deemed necessary by TASCOC, including obtaining both consumer and commercial credit reports from credit reporting bodies.
2. Disclosing personal information to credit reporting bodies before, during or after the granting of credit to the applicant, including but not limited to identity particulars, payment defaults of individuals and serious credit infringements.
3. Providing to or exchanging personal information with any person whose name is given to TASCOC in connection with an application for credit.
4. Exchanging information with another credit provider whose name is in an application for credit or in a credit report issued by a credit reporting body or a credit provider whose purpose is to provide credit to an applicant principally for but not limited to the following purposes: assisting an account holder from defaulting on its credit obligations, assessing an account holder's position if it falls into arrears or notifying other credit providers if an account holder defaults and disclosing personal information to TASCOC's collection agencies in the event of a default.

TASCOC is required to obtain an individual's consent before being provided with consumer credit

information about that individual from a credit reporting body. TASC0 requires individuals to read and sign our Privacy Agreement in TASC0's credit application.

Disclosure to Credit Reporting Bodies (CRB)

We may disclose credit-related personal information to a CRB in accordance with the permitted disclosures as defined under the Act.

We may disclose your credit-related personal information to the following CRB's listed below:

Veda Advantage Limited
Level 15, 100 Arthur Street
NORTH SYDNEY NSW 2060
Ph: 02 9278 7000

You can download a copy of their privacy policy at - www.veda.com.au

National Credit Insurance Brokers
Level 2, 165 Glenfel Street
ADELAIDE SA 5000
Ph: 08 8228 4800

You can download a copy of their privacy policy at - www.nci.com.au

PART 3 - Protection, access, correction of personal information and credit-related personal information (Information) and how you make a complaint about, that information.

Protection

We will take steps to hold information in a manner which is secure and protected from unauthorised access.

Your information may be held in either a physical form or in electronic form on our IT system. We have firewalls, intrusion detection systems and virus scanning tools to protect against unauthorised persons and viruses accessing our systems.

We will take steps to protect the information against the modification, disclosure or misuse by including such things as physical restrictions, password protection for accessing electronic IT systems.

We have protection in our buildings against unauthorised access such as alarms.

We will also endeavor to ensure that our service providers have protection for electronic IT systems and other necessary restrictions.

We will endeavor to ensure our staff are trained with respect to the security of the information we hold and we will restrict any access where necessary.

We will endeavor to destroy and de-identify the information once it is no longer required.

In the event we hold information that is unsolicited and we were not permitted to collect it, the information will be destroyed as soon as practicable.

Access

You are entitled to access your information held in our possession.

You can ask for access to your basic information (for example what transactions you've made) by calling us or visiting our Administration Offices or Depots.

You can make a request for access by sending an email or letter addressed to our Privacy Officer, details specified below:

The Privacy Officer
TASCO Inland Australia Pty Ltd
220 Tenth Street
MILDURA VIC 3500
credit@tascopeoil.com.au
0350 511 700

We will endeavor to respond to your request for information within a reasonable time period or as soon as practicable in a manner requested by you. We try to make your information available within 30 days of your request. Before we give you the information we'll need to confirm your identity to ensure the correct person is requesting the information.

There is no fee for making the initial request, but in some cases there may be an access charge to cover the time we spend locating, compiling and explaining the information you ask for. If there is an access charge we will give you a estimate up front and confirm if you would like us to proceed.

You will only be granted access to your information where we are permitted or required by law to grant access. We are unable to provide you with access that is unlawful.

In certain circumstances we are allowed to deny your request, or limit the access we provide. Whatever the outcome, we will write to you explaining our decision.

If we refuse access to the information, written notice will be provided to you setting out:

1. the reasons for the refusal (except to the extent that, having regard to the grounds for the refusal, it would be unreasonable to do so); and
2. the mechanisms available to complain about the refusal; and
3. any other matter prescribed by the regulations.

Updating and correcting

It is important that we have your correct details, such as your current address and telephone number.

You can check or update your information at our Administration Offices or Depots or by calling us.

Should we hold information and it is inaccurate, out of date, incomplete, irrelevant or misleading, or incorrect you have the right to make us aware of this fact and request that it be corrected.

If you would like to make a formal request to correct your information please contact our Privacy

Officer on the details above.

We will try to correct your information within 30 days. If we cannot complete the request within 30 days, we will let you know the reason for the delay and try to agree a timeframe with you to extend the period.

In assessing your request we need to be satisfied that the information is incorrect, we will then take all reasonable steps to ensure that it is accurate, up to date, complete and not misleading.

Should we refuse to correct your information written notice will be provided to you setting out:

1. the reason for the refusal (except to the extent that, having regard to the grounds for the refusal, it would be unreasonable to do so); and
2. the mechanisms available to complain about the refusal; and
3. any other matter prescribed by the regulators.

We will endeavor to notify any relevant third parties of the correct information where necessary and required.

Making a Privacy Complaint

If you have a concern about your privacy or about a failure of us to comply with our obligations in relation to the Act or the APP's, you have a right to make a complaint and we'll do everything we can to put matters right.

To lodge a complaint, please get in touch with us, we will review your situation and try to resolve it straight away. If it does not get resolved to your satisfaction, please contact our Privacy Officer on the contact details above.

We acknowledge every complaint we receive and will keep you updated on the progress we are making towards fixing the problem. We will attempt to resolve the issues within 30 days. If we cannot provide a final response within 30 days, we will let you know the reason for the delay and try to agree a timeframe with you to extend the period.

In dealing with your complaint we may need to consult another credit provider or third party.

If you are not satisfied with the process of making a complaint to our Privacy Officer you may make a complaint to the Information Commissioner, details of which are below:

Office of the Australian Information Commissioner
GPO Box 5218, SYDNEY, NSW 2001
www.oaic.gov.au
email: enquiries@oaic.gov.au
ph: 1300 363 992

Disclosure of personal information and credit-related personal information to overseas recipients

TASCO may, if permitted by law, share and/or disclose personal information and credit-related

personal information to the following overseas recipients:

1. Companies or Individuals who assist in providing services (IT specialist consultants), including those located in New Zealand.
2. Anyone else to whom to authorise TASCOC to disclose it; and
3. Anyone else where authorised by law.

Please be aware that we may change this Privacy Policy in the future. The revised versions will be uploaded onto our website, so please check back from time to time.

Website

For full details for information collected on our website, please refer to the website privacy policy link on www.tascopepetroleum.com.au or contact us.

We do not use cookies or collect information about your location, activity or IP address on our website, unless we believe release is appropriate to comply with the law or protect ours or others rights, property or safety.

Approved by Managing Director:

Date: