



PRIVACY POLICY

In keeping with our Value of Respect, Flyash Australia recognises the importance of the privacy of individuals who have dealings with Flyash Australia, such as customers, suppliers and employees.

The Company is bound by the National Privacy Principles, to the extent required by the Privacy Act 1988. This policy outlines how Flyash Australia will collect, use and manage personal information.

Personal Information Flyash Australia Collects

Flyash Australia only collects personal information that is necessary for the Company to perform its functions. Personal information that Flyash Australia may hold includes the following:

- Name, address and contact details;
- Date of birth;
- Employment and income details;
- Bank account and credit reference details; and
- Details of the products and services provided to an individual by Flyash Australia.

How Flyash Australia Collects Person Information

Flyash Australia collects personal information directly from an individual where reasonable and practical. Flyash Australia may also collect such information from other sources, including:

- Other entities who provide services to Flyash Australia related to the products and services provided to an individual by Flyash Australia;
- Credit providers and credit reporting agencies (only if a credit application is made);
- Publicly available sources of information;
- An individual's representatives (eg. Spouse, professional adviser).



How Flyash Australia Uses Personal Information and to Whom it is Disclosed

Flyash Australia uses personal information generally to provide an individual with products and services requested, and to respond to queries. Flyash Australia may also use personal information to make an individual aware of Flyash Australia's other products and services or offerings provided by Flyash Australia in conjunction with its business partners or associates.

Flyash Australia understands the importance of keeping personal information private, and only discloses such information to third parties in limited circumstances. Third parties to whom Flyash Australia usually discloses information include:

- Credit providers and credit reporting agencies;
- An individual's representatives;
- Flyash Australia's professional advisers;
- Government and regulatory authorities.

Flyash Australia also discloses personal information to contractors who manage services provided to an individual on Flyash Australia's behalf, including:

- Mailing services;
- Billing and debt recovery functions;
- Customer inquiry services; and
- Marketing functions.

Information is only disclosed to those companies to the extent necessary to enable them to provide these services.

How Flyash Australia Stores Personal Information

Flyash Australia maintains strict procedures and standards and takes all reasonable steps to prevent unauthorised access to, or disclosure of, personal information. Flyash Australia takes all reasonable steps to protect an individual's information from misuse or loss. Once an individual's information is no longer needed by Flyash Australia, reasonable steps are taken to destroy or de-identify it.



Accessing and Updating Personal Information

In most cases an individual can gain access to personal information held by Flyash Australia. To make a request to access or update personal information held by Flyash Australia, contact Flyash Australia in writing. Flyash Australia may charge a fee to cover the cost of retrieving and copying requested information.

Complaints and Further Information

Further information may be obtained about how Flyash Australia manages personal information from the contact shown on the next page. If an individual believes that Flyash Australia has breached its privacy obligations or that individual's privacy rights in any way, a complaint can be made from the contact shown below. Flyash Australia will endeavour to act promptly in response to a complaint.

Flyash Australia Contact Details

Please contact Flyash Australia about privacy related issues by post, facsimile or email:

The General Manager
Flyash Australia
Level 1
564 Princes Hwy
Rockdale NSW 2216
Fax: 02 9597 9901
email: headoffice@flyash.com.au

Updates to This Policy

This Privacy Policy may vary from time to time and changes will be published on Flyash Australia's website (www.flyashaustralia.com.au).