

1. About this policy

NSHG Investments Pty Ltd ABN 39 634 611 019 and NSHG Industries Pty Ltd ABN 44 634 621 140 (herein referred to as 'Stow High' 'we', 'us' or 'our') is committed to protecting the privacy of your personal information in accordance with Australian privacy laws. Our Privacy Policy sets out how we and our related entities collect, use, disclose and manage your personal information. Our Privacy Policy complies with the Australian Privacy Principles set out in the Privacy Act 1988 (Cth) as amended from time to time ('Privacy Act').

When you engage us to provide you with any goods or services, apply or complete an application for commercial credit, communicate with us through email, by telephone, in writing, participate in any of our promotional activities, or use any of our other services, including our websites, you agree to the use and disclosure of your personal information in the manner described in this policy. This policy is also relevant and applies to other individuals we deal with in connection with commercial credit we provide, such as guarantors and directors.

We may from time to time review and update this Privacy Policy so please check our website periodically to stay informed of any updates.

2. Types of personal information we collect

The kinds of personal information we may collect from you will depend on what type of interaction you have with us. Personal information we may collect from you includes, among other things:

- identity particulars – such as your name, address, date of birth, occupation, telephone numbers and e-mail address;
- personal information we collect from you when assessing , processing and managing an application by you for commercial credit;
- personal information you provide to us when you participate in a promotion, competition, promotional activity, survey, market research, subscribe to our mailing list;
- your bank, credit or debit account details when you make a purchase;
- your records of communication with us;
- if you visit our website, your website usage information such as your IP address.

3. The purpose for collecting your personal information

We will generally only collect and use your personal information for the primary purposes of:

- our general business operations;
- effectively providing you with our goods and services;
- where applicable, assessing and processing an application for commercial credit, and for administrative purposes in relation to the ongoing management of your commercial credit arrangement;
- communicating with you;
- responding to your inquires or complaints;
- meeting our legal and regulatory obligations;

- conducting, improving and developing a relationship with you;
- direct marketing (such as providing you with information about our products and promotional notices and offers); and
- improving our websites.

Your personal information is only collected by lawful and fair means and where practicable, only from you or from a person acting or authorised to act on your behalf. Where you have applied for commercial credit account with us, we may also make enquiries in respect of commercial credit with third parties with your consent. This could include persons nominated by you as trade references, credit reporting bodies (“CRBs”) and your bankers.

We will take reasonable steps to ensure that you are aware of:

- the likely use of the information;
- the right of access to the information;
- the identity and contact details of our employee/representative collecting your personal information;
- any law requiring collection of the information; and
- the main consequences of failure to provide your personal information.

4. How we may use and disclose your personal information

We may use your personal information for:

- the primary purposes for which it was collected, such as those described above;
- assessing and processing an application for, or administrative and management of, and commercial credit account with us;
- administering and responding to your enquiry or feedback about our products and/or services;
- conducting, and allowing you to participate in, a promotion, competition, promotional activity, survey, market research or customer behavioural activity;
- promoting and marketing our current and future products and services to you, informing you of upcoming events and special promotions and offers and analysing our products and services so as to improve and develop new products and services (but giving you the opportunity to opt out of such direct marketing)
- improving the operation of our websites.

We may disclose personal information we collect from you:

- to our related companies, suppliers, consultants, contractors or agents for the primary purposes for which it was collected or for other purposes directly related to the purpose for which the personal information is collected. For example, your name and telephone number may be disclosed to our supplier to enable that supplier to respond to your request for information about a particular product;
- for direct marketing by, but giving you the opportunity to opt out of such direct marketing; We will include our contact details in any direct marketing.

- to relevant Federal, State, Territory medical, health and safety authorities (as required);
 - where the law requires or authorises us to do so;
 - to others that you have been informed of at the time any personal information is collected from you;
 - with your consent (express or implied), to others.
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