

Privacy Policy

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This Privacy Policy sets out how Marlau Nominees Pty. Ltd. ACN 056 365 327 and/or Tambavale (Qld) Pty Ltd ACN 109 550 218 including, but not limited to any subsidiary or associated entity and as trustee of any trust from time to time, and any other entity acquired or incorporated by or through the foregoing ("**Paramount**") (referred to as "we", "our", or "us" in this policy) handles your personal information (including personal information collected via our website) and how to contact us if you have any questions about our management of personal information. We are committed to protecting your privacy and ensuring that our Privacy Policy complies with Australian Privacy Principles set out in the Privacy Act 1988 (Cth) ("**Privacy Act**").

For information about our management of credit-related personal information, please see our Credit Reporting Policy. Our Credit Reporting Policy contains information about:

1. how you may access the credit eligibility information about you that is held by Paramount;
2. how you may seek the correction of credit information or credit eligibility information about you that is held by Paramount;
3. how you may complain about a failure of Paramount to comply with Part IIIA Division 3 of the Privacy Act or the Privacy (Credit Reporting) Code 2014 (Version 2.1) and how Paramount will deal with such a complaint; and
4. whether Paramount is likely to disclose credit information or credit eligibility information to entities that do not have an Australian link.

We conduct regular reviews of our policies and procedures, and we may change our Privacy Policy from time to time. The most current version of our Privacy Policy will be available on our website. A copy of our Privacy Policy is also available free of charge by contacting our Privacy Officer using the contact details set out below. We will take reasonable steps to provide a copy of our Privacy Policy in the form requested.

Your use of our website is also subject to our General Terms and Conditions of Use. You should note that other websites are made available on our website through hyperlinks. Those websites are not subject to our Privacy Policy and you should review the privacy policies of each of those other websites to assess whether they are suitable to you before using them.

By providing personal information to us or using our website, you acknowledge that we may collect, hold, use and disclose your personal information as described in this Privacy Policy, subject to applicable law.

Who is collecting your personal information?	Your personal information is being collected by Paramount. Our Privacy Officer handles enquiries and requests relating to the handling of personal information and can be contacted if you have any questions about our management of personal information and/or compliance with the Privacy Act.
What kinds of personal information do we collect and hold?	“Personal Information” is information or an opinion, in any form (whether true or not) about an individual or an individual who is reasonably identifiable. The kinds of personal information we collect and hold will vary depending on your dealings with us and the circumstances of collection. For example, whether we collect personal information from you as a customer, guarantor, contractor, job applicant, supplier, or in some other capacity. The kinds of personal information we collect and hold may include (but is not limited to) any of the following: • your name, title, and residential or business address; • your occupation or employer; • your qualifications and career history; • your date of birth and other forms of identification (such as a driver’s licence); • your telephone number and other contact details, including email addresses; • your Internet Protocol (IP) address and account and authentication information, including login credentials and information used to verify or authenticate access to your account; • records of your communications and interactions with us; • the content of, and information about (such as the sender, recipient, date and time of), messages and other communications you send or receive through the messaging features of our website or platform, including where the other party to the communication is another user of our platform and not Paramount; • records of your application to us as a potential employee or contractor; • records relating to your engagement, conduct, hours worked, and payment as a contractor;

	• details relating to your use of our products and services; • credit card or debit card information; • banking details; • your ABN and government related identifiers, such as tax file numbers; and/or • information about the way you use our website.
How do we collect your personal information?	We will collect your personal information from you directly whenever it is reasonable and practical to do so. There are a number of ways we may collect your personal information, including (but not limited to): • when you submit information through our website; • through dealings with us face-to-face, in writing (by letter, facsimile, or email), or by telephone; • during participation in any of our events or promotions, or subscribe to any of our publications; • when you submit an application, quote, purchase order and/or service request to us; • when you visit our website (such as through the use of 'cookies' to record the way you use our website); and/or • in the course of supplying products and service to you, or through our other dealings with you.
Collection of your personal information from third parties	Where we outsource our functions to third party service providers, those providers may also collect personal information from you on our behalf. In some cases we may collect your personal information from publicly available records, our related bodies corporate, or non-related third parties. The circumstances where we collect your personal information from third parties may include: • from your employer, in relation to products or services we supply to your employer as our contractor or as our customer; • from an individual or entity who may be providing services to you as our contractor; • from a third party who supplies us with products or services, including our suppliers, agents and advisors;

	• from a third party (such as a trade referee or credit reporting body) to assist us in assessing your application for credit. For example, to verify the information you have provided to us or to assess your circumstances; • where we need information from your current or former employer to assist us in assessing your job application or expression of interest as a contractor; • from another user of our platform, where that user sends a message through our platform that is addressed to you or that contains your personal information; • from a third party to assist us in locating or communicating with you; and/or • from a third party to otherwise assist us in supplying you with products or services. At all times we will ensure that your personal information is collected in a lawful and fair way, and that we comply with the Privacy Act and the Australian Privacy Principles.
Why do we collect, hold, use, and disclose your personal information?	We will only collect, use, and disclose your personal information for the purposes disclosed to you at the time it is collected, or to which you have consented, or as otherwise set out in this Privacy Policy. We collect, use, and disclose personal information reasonably necessary for our business purposes and as required by law. Those purposes may include (but is not limited to): • supplying our customers with products and services; • managing the supply of our products and services (including processing invoices, receipts and payments); • managing relationships with our customers and stakeholders; • responding to enquiries about applications, accounts, and our products and services (including through our technical publications and catalogues); • assessing credit applications and/or guarantees (which may involve disclosures to trade referees or credit reporting bodies for those purposes); • conducting checks for credit worthiness and/or fraud; • assessing job applications or expressions of interest from potential contractors (which may involve verifying identity

and/or work history for those purposes) and managing relationships with our contractors;

- assessing and investigating insurance claims or risks;
- dealing with complaints;
- ensuring safety on our work sites;
- conducting research, development, and marketing (including direct marketing);
- debt collection, confidential dispute resolution, legal proceedings, or otherwise establishing, exercising or defending a legal or equitable claim;
- operating the messaging features of our platform (including delivering and storing messages between users), and moderating, investigating and resolving disputes, complaints, reports, abuse and suspected fraud or misuse involving communications sent through our platform;
- establishing and administering online accounts, verifying or authenticating users, managing access to our website and systems, and detecting, preventing and responding to unauthorised access, fraud, misuse and other security risks; and/or
- complying with legal and regulatory requirements. There are various Australian laws which require us to collect and/or disclose your personal information including the Personal Property Securities Act 2009 (Cth) and laws governing State and Territory real property and security interests (for example, to register and search for security interests).

We may also use or disclose your personal information for another purpose related to the primary purposes set out above. For example, we may use the information you have already given us to supply you with further products and services. However we will only use or disclose information for another purpose with your consent or if you would reasonably expect us to do so.

Most of the personal information we collect and hold about you is from your direct dealings with us. We may sometimes collect your personal information other than from you directly. For example from other suppliers who, in common with us, have a relationship with you.

What may happen if we do not collect your personal information?	You do not have to give us your personal information. However if you choose not to give us your personal information we may be unable to provide you with our products or services, grant credit terms to you, process or assess your application, finalise payment of products or services you have ordered, deliver products you have ordered, or otherwise do business with you or an entity you are connected with.
Can you deal with us anonymously or by using a pseudonym?	You have the option of dealing with us anonymously or through the use of a pseudonym where it is practical to do so. For example, when you make general enquiries with us about the type of products or services we supply, or when you provide us with feedback. If you choose to deal with us using a pseudonym we will not link that pseudonym to your personal information. However we may be unable to deal with you or an entity you are connected with if we cannot identify you. For example, we may not be able to supply purchased goods or services to you without knowing your name and address. In some circumstances we may be required by law only to deal with an individual who has identified themselves.
Who will we disclose your personal information to?	We may disclose your personal information to our related bodies corporate and third parties for the purposes set out above. The third parties to whom we may disclose your personal information include (but is not limited to): · the manufacturers, suppliers, and contractors we use in our business; · insurers, assessors, and underwriters; · professional advisors and consultants (such as lawyers, accountants, and auditors); · debt collectors; · your guarantors and security providers; · credit reporting bodies, credit providers and other information providers; · Government and regulatory authorities (as required by law); · website hosts;

- organisations that assist us in research and development; and/or
- third party service providers to whom we outsource some of our functions.

We may aggregate and de-identify information collected through analytics and tracking technologies so that it no longer identifies any individual. We may do this for use and disclosure of the anonymous data to determine preferences, shopping patterns, for analytics, reporting, product development or service improvement.

We may disclose information collected through cookies and analytics tools to third-party service providers who assist us with website analytics, performance monitoring and marketing. This includes Microsoft Corporation, which provides the Microsoft Clarity service, and Google LLC, which provides the Google Analytics service. These third parties may process data on our behalf, including in overseas jurisdictions (such as the United States and other countries where their infrastructure or service providers are located). By using our website, you acknowledge, consent and agree that your information may be disclosed to, and processed by, these overseas recipients.

Access to and correction of your personal information

We take all reasonable steps to ensure that the personal information we collect, use, and disclose is accurate, up-to-date, complete, and relevant, and is not misleading. However if you believe that is not the case you have a right under the Privacy Act to request that we correct your personal information. If your personal details change at any time (such as your address or phone number), or you would like to request a correction, please contact our Privacy Officer on the details set out below.

Under the Privacy Act you have a right to access the personal information we hold about you, subject to some exceptions allowed by law. Factors affecting your right to access include:

- we reasonably believe that access would pose a serious threat to the life, health or safety of any individual, or to public health or safety;
- access would have an unreasonable impact on the privacy of another individual;
- the request for access is frivolous or vexatious;

- the information relates to existing or anticipated legal proceedings between you and us, and would not be accessible by the discovery process;
- access would prejudice our negotiations with you;
- access would be unlawful;
- denying access is required or authorised by or under an Australian law or a court/tribunal order;
- access would prejudice appropriate action being taken in relation to enforcement related activities, unlawful activity or serious misconduct; and/or
- the information relates to a commercially sensitive decision-making process.

If you would like access to your personal information, please contact our Privacy Officer using the contact details set out below.

We will usually respond to requests for access to personal information within 30 days of receiving the request. If we refuse your request, we will give you a written notice setting out the reasons for our refusal (except to the extent it would be unreasonable to do so) and the mechanisms available to you to complain about the refusal. You may also request us to associate a statement with your information to the effect that you believe the information is inaccurate, out-of-date, incomplete, irrelevant, or misleading, so that it is apparent to other users of the information.

We will not charge you for an access request, however we may charge you a reasonable fee for retrieving your information. We will inform you of any fee and obtain your agreement to that fee before the information is provided to you. We will usually respond to requests for access to your personal information within 30 days of receiving the request.

Sensitive information

“Sensitive Information” includes information about your health, race, ethnic origin, and religious beliefs.

We will not generally collect sensitive information. However you may wish to provide us with sensitive information about you from time-to-time. For example, if you are a contractor you may

	wish to provide us with information about your health in connection with an incident on one of our work sites. If we do collect sensitive information about you we will only do so with your consent or where the collection is required or authorised by law.
Government related identifiers	“Government related identifiers” are identifiers such as driver’s licence numbers or tax file numbers. We do not collect, use, or disclose government related identifiers unless they are reasonably necessary to verify your identity for our business purposes, or where the use or disclosure is required or authorised by law. We do not adopt those identifiers to identify you or the information we may have collected about you.
Collection of “cookies” and IP addresses	We use technology known as “cookies” and similar tracking technologies on our website, including analytics and behavioural tracking tools to understand how users access, use and interact with our website. We use Microsoft Clarity to capture and analyse user behaviour through heatmaps and session replay technology to improve website functionality, user experience and marketing effectiveness. This enables us to improve website functionality, user experience and the effectiveness of our content and marketing. We also use Google Analytics, a web analytics service provided by Google LLC, to collect and analyse information about how visitors use our website, including the pages visited, time spent on each page, how visitors arrived at our website (such as from a search engine, advertisement or other website), the links and content interacted with, device and browser type, and approximate geographic location. Google Analytics uses cookies and similar identifiers to recognise your device across visits and to attribute visits to a session. We use this information to understand website traffic and visitor behaviour, to measure the performance of our website and marketing campaigns, and to improve our website and the products and services we offer. When you visit our websites, social media pages or mobile applications or click on our advertisements on the online media of other companies, we may collect information about you using technology which is not apparent to you, for example “cookies”. A “cookie” is a small data file that will be stored on your computer hard drive or browser, recording the way you use our website. For example, cookies may record which pages of our website you have looked at or the information you searched for.

We may also create cookies to display information and enable a “remember me” option to automatically log you in the next time you use our website. You can refuse all cookies by turning them off in your browser, although this may mean you cannot access certain parts of the website. Cookies and similar tracking technologies may collect information such as device information, browsing behaviour, clicks, scrolling, navigation paths and approximate location.

Information collected through these technologies may be combined with other information we hold about you.

Where required, we obtain consent before using non-essential cookies. Users may manage preferences via browser settings or cookie tools.

Our system automatically collects the unique network address of your computer (generally known as an IP Address) so that our system can send information to your computer. While it is possible to determine the general location of a computer from its IP address, an IP address is otherwise anonymous. If you have an online account with us, we may collect and hold information relating to login and authentication attempts, including:

- the IP address of each login attempt against your email account;
- details of the log in request (such as the operating system and browser) so that we can better identify your system and improve our support; and/or
- details of the login request time, success time, and the reason for any failure to log in.

We do not otherwise use your IP address to personally identify you.

The internet is not a secure method of transmitting information. Other than where we use Secure Socket Layer (SSL) technology (such as for the transmission of credit card information), to the maximum extent permitted by law we cannot and do not accept responsibility for the security of information you send to or receive from us over the internet, or for the unauthorised access or use of that information.

Our website and platform may include messaging features that allow you to communicate with us and with other users of our platform (such as suppliers or customers). Where you use those

Messages sent through our platform	features, we host, transmit and store the messages you send and receive, including where Paramount is not a party to the communication. We do not routinely monitor or read the content of messages exchanged between other users of our platform. Our authorised personnel may access information about a message (such as the sender, recipient, date and time, and whether it has been delivered or read) for the purposes of operating, supporting and improving our platform. We may access, review, retain and disclose the content of messages sent through our platform, including messages between other users, where we reasonably consider it necessary to: (a) investigate or resolve a dispute, complaint or report about a message or a user; (b) detect, prevent or respond to fraud, abuse, unauthorised access, misuse or a security incident; (c) comply with a law, court order or lawful request of a Government or regulatory authority; or (d) establish, exercise or defend a legal or equitable claim. Access to message content for these purposes is limited to authorised personnel, is confined to the messages relevant to the matter, and is recorded in an access log. Messages you send through our platform are also received and held by the user you send them to, and we do not control how that user uses or discloses them. We retain messages sent through our platform for 2 years after the message is sent, or for such longer period as is required by law or is reasonably necessary for a purpose set out in this Privacy Policy, after which they are deleted or de-identified.
How do we manage unsolicited information?	If we receive any unsolicited personal information about you, which is not reasonably necessary for our business purposes, we will take steps to destroy or permanently de-identify that information as soon as it is reasonable and practical for us to do so. However we may be unable to destroy or de-identify unsolicited personal information if it would be unlawful for us to do so.

Use of third party service providers	We will disclose your personal information when we outsource certain of our functions to third party service providers. The functions we may outsource include (but are not limited to): • managing the supply of our products and services (including processing invoices, receipts and payments); • establishing credit accounts and managing the credit provided to our customers; • assessing credit applications and/or guarantees (which may involve disclosures to trade referees or credit reporting bodies for those purposes); • responding to enquiries about applications, accounts, and our products and services; • conducting checks for credit worthiness and/or fraud; • technology, cybersecurity, identity verification and authentication service providers; and/or • debt collection. Where we disclose your personal information to our third party service providers we require those providers to comply with the Privacy Act and APPs. Our third party service providers will not collect, use, or disclose your personal information for any purpose than our own, as set out in this Privacy Policy.
Automated decision-making	We use computer programs (including artificial intelligence tools) in some of our processes. In some cases these programs use personal information to make decisions without human review. We currently use an automated tool to classify emails received by our customer service team. The tool uses the sender's name, email address and the contents of the email to determine whether the email requires a response or action. Emails the tool classifies as not requiring a response or action (such as third party marketing material, automated replies, surveys, newsletters and spam) are closed automatically. The tool also categorises all other emails to assist our team to prioritise and respond to them. The kinds of personal information used by these programs are the sender's name and contact details and any personal information contained in the email. That information is processed

	on our behalf by our third party artificial intelligence service provider (Google), including in overseas jurisdictions (such as the United States). If you believe an email you have sent us has not been actioned, or you would like a person to review a decision made by an automated tool, please contact our Privacy Officer using the details set out below. We will update this Privacy Policy if we introduce other computer programs that use personal information to make decisions, or to do things substantially and directly related to making decisions, that could reasonably be expected to significantly affect your rights or interests.
Direct marketing	Direct marketing involves communicating with you directly for the purpose of promoting our goods and services to you. From time-to-time we may use and disclose the personal information we hold about you to let you know about special offers, promotions, and products and services we think may be of interest to you. We will engage in marketing unless you tell us otherwise. However you can opt-out of receiving marketing communications from us by contacting our Privacy Officer using the details set out below. We will ensure that your name is removed from our marketing list in those circumstances. You also have the right to ask us to identify the source of the personal information we use or disclose for the purpose of direct marketing. We do not provide your personal information to other organisations for the purposes of direct marketing without your express consent.
How do we store and protect your personal information?	We store personal information in both paper-based records and in electronic form (such as on computer servers) on our systems or the systems of our service providers. We take all reasonable precautions to safeguard your personal information from misuse, interference and loss, and unauthorised access, modification or disclosure, including (but not limited to): · restricting access to personal information stored in our electronic and paper-based records;

	· using technology products to prevent unauthorised access to our electronic databases (such as industry standard firewalls); · staff training, policies and procedures in relation to the use of our computers and management of personal information; and/or requiring all of our third party service providers to handle personal information in accordance with the Privacy Act and APPs. We retain information collected through cookies and analytics tools only for as long as reasonably necessary for the purposes described in this policy, after which it is deleted or de-identified. When we no longer need your personal information we will take reasonable steps to destroy or permanently de-identify that information.
Overseas disclosures of your personal information	Some of our service providers, affiliates, associated and/or related entities may be located overseas, or may store information (including your personal information) provided to them by us overseas. Information may be processed by third-party providers including Microsoft, Amazon Web Services and Google, including in overseas jurisdictions. This occurs primarily where we have engaged overseas entities to provide support services (including technology, operations and customer support) to us, and they need access to personal information held by us in order to provide those services. For example, we may share your information with related entities, data hosting and/or service providers or other companies located in New Zealand, Canada, Chile, China, Hong Kong, within the European Union, India, Japan, Malaysia, Moldova, Philippines, Poland, Romania, Russia, Singapore, South Africa, South Korea, Sri Lanka, Taiwan, the UAE, Ukraine, United Kingdom, the United States of America and/or Vietnam. Where entities process your personal information on our behalf, they do so for a permitted purpose in accordance with our instructions, and we use our best endeavours to ensure that those entities are aware of the requirements of the applicable law in relation to your personal information. Data storage, technology and the operation of cloud-based applications and storage mean that personal information may be held in overseas locations.

