

Privacy Policy

J.M. Gillies Agencies Pty Ltd ABN 29 004 840 439

Last updated: **30 October 2026**

1. About this policy

This policy explains how J.M. Gillies Agencies Pty Ltd (“**we**”, “**us**”, “**our**”) collects, holds, uses and discloses personal information, and how you can access and correct it or make a complaint. We handle personal information in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (APPs).

2. What personal information we collect

The kinds of information we collect depend on how you deal with us.

Credit applicants and customers (including owners, partners, directors, trustees and guarantors)

- Full name, date of birth, residential address, mobile phone number and email address
- Driver licence number (used only to verify identity)
- Business and entity details (ABN, ACN, trust details, business structure, trading history)
- Trade and credit references, and information about your credit history and commercial creditworthiness
- Account, ordering, delivery, payment and collection history
- Your signature and records of electronic signing (such as the date, time and device details)

Website visitors: technical information such as IP address, browser type, pages visited and cookies (see section 11).

Suppliers, contacts and other people we deal with: business contact details and records of our communications.

We do not intend to collect sensitive information (such as health or criminal record information) unless it is relevant to a particular matter and you consent or the law permits it.

3. How we collect it

We collect personal information directly from you (credit application forms, email, phone, orders and our website), and from third parties such as:

- trade references and other credit providers
- public registers (ASIC, the Australian Business Register, the PPSR)
- your representatives, accountants or advisers, where you authorise them

4. Why we collect, hold and use it

We use personal information to:

- assess credit applications and set, review and manage credit limits and terms

- verify identity and authority to act for the applicant
- supply goods, process orders, deliver, invoice and collect payment
- register, maintain and enforce our security interests on the Personal Property Securities Register (PPSR)
- enforce guarantees and recover debts
- communicate with you about your account and our products
- meet legal, regulatory and record-keeping obligations
- improve our products, systems and website

5. Credit information

We do not obtain credit reports from, or disclose personal information to, credit reporting bodies. We may exchange information about your commercial creditworthiness with other credit providers and trade references where you have consented in your application.

6. PPSR registrations

When we supply goods on credit, we may register a security interest on the PPSR against the applicant. This registration uses details such as the applicant's name and ACN or ABN or, for individuals, their name and date of birth. The PPSR is a public register operated by the Commonwealth Government.

7. Who we disclose information to

We may disclose personal information to:

- other credit providers and trade references (see section 5)
- our debt collection agencies, solicitors and professional advisers
- the PPSR and other government bodies, where required or authorised by law
- our service providers, including IT, cloud storage, electronic signature, accounting, payment processing, freight and logistics providers (for example, Xero for accounting and PandaDoc for electronic signing)
- anyone you authorise us to disclose to, or as otherwise required or permitted by law

We require service providers to handle personal information in line with the APPs and use it only for the services they provide to us.

8. Overseas disclosure

Some of our service providers (for example, our cloud accounting and electronic signature platforms) may store or access information outside Australia, including in the United States. Where we disclose personal information overseas, we take reasonable steps to ensure the recipient handles it consistently with the APPs.

9. Automated decision-making

We do not currently use computer programs to make, or to substantially and directly assist in making, decisions that could reasonably be expected to significantly affect an individual's rights or

interests. Decisions about credit applications and credit limits are made by our staff. If this changes, we will update this policy to describe the kinds of decisions made and the kinds of personal information used.

10. Direct marketing

We may send you information about our products and services by email, post or phone where permitted by law. You can opt out at any time by using the unsubscribe link or contacting us.

11. Our website, cookies and analytics

Our website at www.jmgillies.com.au may use cookies and analytics tools Google Analytics to understand how the site is used. You can adjust your browser settings to refuse cookies, though some features may not work properly. Links to third-party websites are not covered by this policy. www.jmgillies.com.au

12. Security and retention

We hold personal information in electronic and paper records and take reasonable steps to protect it from misuse, interference, loss and unauthorised access, including access controls, password protection, secure storage and staff training. We keep personal information for as long as needed for the purposes above and to meet legal obligations (generally 7 years), then destroy or de-identify it.

If we experience a data breach likely to result in serious harm, we will notify affected individuals and the Office of the Australian Information Commissioner as required by law.

13. Accessing and correcting your information

You can ask to access or correct the personal information we hold about you. We will respond within a reasonable time (generally within 30 days) and may charge a reasonable fee for access, but not for the request itself. We may refuse access or correction in certain circumstances permitted by law, in which case we'll explain why in writing.

14. Complaints and contact

To ask a question, access or correct information, or make a privacy complaint, contact our Privacy Officer, Kerrie Briggs:

Email: accounts@jmgillies.com.au

Phone: (03) 9368 6400

Post: Privacy Officer, J.M. Gillies Agencies Pty Ltd,

We will acknowledge your complaint promptly and aim to resolve it within **30** days. If you're not satisfied with our response, you can complain to the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au or on 1300 363 992.

15. Changes to this policy

We may update this policy from time to time. The current version is always available on our website, and the date above shows when it was last updated.