

PRIVACY POLICY – DMF Feasibility Study

Rights to privacy

Apple and Pear Australia Limited ('APAL', 'we' or 'our') understands the importance of protecting an individual's right to privacy. This privacy policy sets out how we aim to protect the privacy of your personal information, your rights in relation to your personal information managed by us and the way we collect, use and disclose your personal information.

In handling your personal information, we are required to comply with the Privacy Act 1998 (Cth) ('Act') and any privacy principles enacted under the Act. This policy may be updated from time to time.

Personal information

Personal information is information that identifies an individual or from which an individual's identity can reasonably be ascertained.

Collection of information for the APAL Discretionary Mutual Fund (DMF) feasibility study

In order to participate in the feasibility study, you will be asked to provide the following information for each insurance type your business has purchased (including Workers' Compensation), for the last five years:

1. Assets, including all locations and value of assets and motor vehicles.
2. Turnover.
3. Wages.
4. Individual full-time and part-time employee counts.

For each insurance policy purchased, you will also be asked to provide a five-year history, containing the following key documents/data:

1. The Insurance Schedule that relates to each policy, including a premium and summary of cover purchased.
2. Claim history.

How does APAL collect personal information?

Generally, we collect your personal information directly from you, by requesting that you provide your personal information when you fill out an application form or other similar document or submit information to us via our website or third-party system such as SurveyMonkey. There may be other occasions when we collect your personal information from you or from other sources, such from a publicly maintained record, from an information services provider or from a related business of APAL. We may also collect your personal information from the risk experts which are conducting this study on behalf of APAL, AB Phillips and KJ Risk Group.

Why do we need your personal information?

For the purpose of the DMF feasibility study, we, along with AB Phillips and KJ Risk Group will collect your personal and insurance information to:

- (a) understand the insurance costs and coverage for Australian apple and pear growing businesses, cool store facilities and packing sheds;

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- (b) investigate an alternate risk-financing strategy that may be capable of replacing traditional insurances;
 - (c) assess the cost saving opportunity, and other benefits, and risks, that a DMF may present; and
 - (d) understand key financial and operational metrics in each business will allow us to thoroughly assess the pros and cons of a DMF.

You are under no obligation to provide your personal information to us and participation in the feasibility study in no way commits you to future involvement in the DMF. However, without receiving certain information from you, we may not be able to provide our services to you.

Who do we disclose your personal information to?

We disclose your personal information for the purpose for which we collect it or where you have consented to us disclosing this information.

The types of organisations to which we may disclose the personal information you provide us with include:

- (a) any third-party service provider which we may engage to provide administration, process payments, technology, auditing, mailing, printing or other services;
- (b) the risk exports engaged by APAL, AB Philips and KJ Risk Group;
- (c) our related bodies corporate and our partner organisations, including each state apple and pear association;
- (d) Government authorities where required to by law; and
- (e) our professional advisers (including legal and accounting firms, auditors, consultants and other advisers).

Security of your personal information

We will take reasonable steps to ensure that the personal information we hold is protected against misuse, loss, unauthorised access, modification or disclosure.

We keep personal information only for as long as reasonably necessary for the purpose for which it was collected or to comply with any document retention requirements.

Can you access the personal information that we hold about you?

Under the Act, you have a right to access your personal information that is collected and held by us. If at any time you would like to access or change the personal information we hold about you, or opt out of us holding your personal information or you would like more information on our approach to privacy, please let us know.

To obtain access to your personal information, we may request that you provide us with proof of your identity. This is necessary to ensure that personal information is provided only to the correct individuals and that the privacy of others is protected.

We will take all reasonable steps to provide access to your personal information within 30 days from your request. In less complex cases, we will attempt to provide information within 14 days.

If providing you with such access requires a detailed retrieval of your personal information, a fee may be charged for the cost of such retrieval and supply of information.

How to contact us

For further information or enquiries regarding your personal information, please contact APAL's Privacy Compliance Manager at info@apal.org.au or on + 61 3 9329 3511.

Privacy complaints

Please direct all privacy complaints to APAL's Privacy Compliance Manager. At all times, privacy complaints:

- a) will be treated seriously;
- b) will be dealt with promptly;
- c) will be dealt with in a confidential manner; and
- d) will not effect your existing obligations or effect the commercial arrangements between you and us.

The Privacy Compliance Manager will commence an investigation into your complaint. You will be informed of the outcome of your complaint following the completion of the investigation. In the event you are dissatisfied with the outcome of your complaint, you may refer the complaint to the Federal Office of the Privacy Commissioner.