

Functional Area: Legal, Secretarial
Procedure Name: Group Privacy Policy
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Applicable Regions: Global

Privacy Policy

1 Privacy Policy

In keeping with our Value of Integrity, USG Boral recognises the importance of the privacy of individuals who have dealings with USG Boral, such as customers, suppliers and employees. This policy outlines how USG Boral Building Products Pty Limited, USG Boral Building Products Pte. Limited and their respective subsidiaries (**USG Boral**) collect, process, use and manage personal information and you hereby consent to the same.

1.1 Personal Information USG Boral Collects

USG Boral collects personal information where reasonably necessary for its functions and activities. Personal information that USG Boral may hold includes the following:

- name, address and contact details;
- date of birth;
- employment and income details;
- bank account details;
- details of the products and services provided to an individual by USG Boral;
- details of an individual's dealings with USG Boral, including records of telephone, email and online interactions;
- credit-related personal information (see section 1.4 below);
- photos and CCTV recordings; and
- personal information provided by an individual from time to time.

1.2 How USG Boral Collects Personal Information

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

- other entities who provide services to USG Boral related to the products and services provided to an individual by USG Boral;
- publicly available sources of information;
- an individual's representatives (e.g. spouse, professional adviser);



- subsidiaries of USG Boral Building Products Pty Limited and subsidiaries of USG Boral Building Products Pte. Limited;

When individuals access the USG Boral website, USG Boral may record anonymous information such as IP address, time, date referring URL, pages accessed, type of web browser and operating systems.

Cookies are small files which require user permission in order to be installed on a computer's hard drive. Cookies will only start to perform their functions after such permission is granted. By collecting and analysing data on the user's browsing patterns, cookies allow web applications to respond to the user as an individual by tailoring a web application's operations to the user's specific needs and preferences. Permission for cookies is granted by default in most web browsers. This function may be disabled in the web browser's settings, however, this may disable the full functionality of USG Boral's website. USG Boral may use traffic log cookies to identify which pages are being used. This use is designed to assist USG Boral in gathering data on web page traffic. The gathered data is used only for statistical purposes and is removed from USG Boral's database shortly after. Overall, the data collected by the cookies is used for the purpose of improving the browsing experience on the USG Boral website. Cookies do not grant USG Boral access to the computers used to access the website or any information outside of the browsing activity on USG Boral's website.

1.3 How USG Boral Uses Personal Information and to Whom it is Disclosed

USG Boral collects, uses and discloses personal information generally to provide an individual with products and services requested, to respond to queries and such other purposes directly related to the foregoing. USG Boral may also use personal information to make an individual aware of USG Boral's other products and services or offerings provided by USG Boral in conjunction with its business partners or associates. USG Boral may not be able to do these things without the individual's personal information. USG Boral may also collect, use and disclose personal information in connection with potential or actual unlawful activity, misconduct or transfers of USG Boral's business or assets.

USG Boral understands the importance of keeping personal information private and only discloses such information to third parties in limited circumstances. Third parties with whom USG Boral usually exchanges information include:

- credit providers and credit reporting agencies;
- an individual's representatives;
- USG Boral's professional advisers including legal, accounting, auditing and business consulting advisers;
- government and regulatory authorities;
- subsidiaries of USG Boral Building Products Pty Limited and subsidiaries of USG Boral Building Products Pte. Limited;
- USG Boral's business partners; and
- any third party requested or authorised by you.

USG Boral also exchanges personal information with contractors who manage services provided to an individual on USG Boral's behalf, or who provide services to USG Boral, including:

- mailing services;
- billing and debt recovery functions;

- customer injury services;
- marketing functions;
- website, data management and technology services;

Parties to which USG Boral discloses personal information may be located in Australia, Singapore, Malaysia and other countries and you hereby give your consent to the transfer of your personal information outside of its country of origin.

1.4 Credit-Related Personal Information

USG Boral sometimes provides products and services to customers on credit. In connection with this credit, USG Boral does in some cases handle certain consumer credit-related personal information described below (**credit-related personal information**), including information from credit reporting bodies (**CRBs**). For example, USG Boral may handle this information in providing credit to sole traders, or where individuals such as directors provide personal guarantees for credit USG Boral provides to their companies.

USG Boral may collect and hold any types of credit-related personal information about an individual permitted under applicable laws, including:

- name, sex, date of birth, driver's licence number, employer and three most recent addresses;
- confirmation of previous information requests to CRBs made by other credit providers and credit insurers about the individual;
- details of previous credit applications, including the amount and type of credit and credit limit;
- details of current and previous credit arrangements, including credit providers, start/end dates and certain terms and conditions;
- permitted payment default information, including information about related payment arrangements and subsequent repayment;
- information about serious credit infringements (e.g. fraud);
- information about adverse court judgments and insolvency;
- publicly available information about the individual's credit worthiness;
- any credit score or credit risk assessment indicating a CRB's or credit provider's analysis of the individual's eligibility for consumer credit.

This information may include information about an individual's arrangements with other credit providers as well as with USG Boral.

USG Boral may disclose credit-related personal information to CRBs to assist the CRBs to maintain information about individuals to provide to other credit providers for credit assessments. USG Boral may collect credit-related personal information from CRBs for purposes including, to the extent permitted by law, to assess relevant credit or guarantee applications, manage and review the credit or guarantee, assign debts, collect overdue payments and produce assessments and ratings in respect of the individual's credit worthiness. USG Boral may also exchange credit-related personal information with guarantors, debt buyers and other credit providers.

The CRBs USG Boral may use include:

- Veda, PO Box 964 North Sydney 2059, www.mycreditfile.com.au, 1300 762 207;
- Credit Works Australia, Suite 1218, 100 Walker Street, North Sydney, NSW, 2060, www.creditworks.com.au, support@creditworks.com.au, (02) 8188 2363.

In Australia, under the Privacy Act 1988, individuals may request CRBs not to:

- use their credit-related personal information to determine their eligibility to receive direct marketing from credit providers; and
- use or disclose their credit information, if they have been or are likely to be a victim of fraud.

Please see other sections of this Privacy Policy for further information regarding access, correction, complaints, disclosures (including to other countries) of personal information and how we collect and hold personal information. This Privacy Policy is not intended to limit or exclude USG Boral's obligations under applicable laws, including the Privacy Act 1988, in relation to credit-related personal information. Additional privacy consents and notifications may also apply to credit customers and guarantors.

1.5 Accuracy and Correction of Personal Data

USG Boral takes reasonable steps to ensure any personal information collected is accurate, correct and up-to-date. If an individual has provided personal data to USG Boral which is wrong or has been updated, a written request should be sent to USG Boral to correct and/or update such personal information. If USG Boral has reasonable grounds to believe that such correction or update should not be made, it shall annotate the personal information with the correction that was requested but not made.

1.6 How USG Boral Stores Personal Information

USG Boral stores personal information at its own premises and with the assistance of its service providers. USG Boral maintains strict procedures and standards and takes a range of steps to prevent unauthorised or accidental access to, or disclosure, alteration or destruction of, personal information and protect an individual's information from modification, misuse or loss.

Once an individual's information is no longer needed by USG Boral, reasonable steps are taken to destroy, permanently delete or de-identify it.

1.7 Accessing and Updating Personal Information

In most cases an individual can gain access to or update personal information held by USG Boral. To make a request to access or update personal information held by USG Boral, contact USG Boral in writing. USG Boral may need to verify the individual's identity. USG Boral may charge a fee to cover the cost of retrieving and copying requested information.

1.8 Withdrawal of Consent

An individual may withdraw his/her consent for the collection, use or disclosure of personal information. To withdraw his/her consent for the collection, use or disclosure of personal information held by USG Boral, contact USG Boral in writing. USG Boral may need to verify the individual's identity. USG Boral will inform such individual of the likely consequences of the withdrawal of his/her consent. USG Boral will cease to collect, use or disclose the personal information upon such withdrawal of consent unless otherwise permitted or required by any applicable laws and/or regulations.

1.9 Complaints and Further Information

Further information may be obtained about how USG Boral manages personal information from the Privacy Officer (see contact details below). If an individual believes that USG Boral has breached its privacy obligations or that individual's privacy rights in any way, a complaint can be made to the Privacy Officer (see contact details below). USG Boral will endeavour to act promptly in response to a complaint.

1.10 USG Boral Contact Details

Please contact USG Boral about privacy-related issues by post, facsimile or email:

The Privacy Officer
USG Boral Building Products Pty Limited
GPO Box 1228
NORTH SYDNEY NSW 2059
Fax: 02 9223 3724

1.11 Updates to this Policy

This Privacy Policy may vary from time to time and changes will be published on this page.