

Privacy Policy

This Privacy Policy applies to Michael Costa Racing and its affiliates (Michael Costa Racing) in relation to its operations in Australia and explains how Michael Costa Racing handles personal information and complies with the requirements of the Australian Privacy Act 1988 (Cth). If you have further questions relating to this policy please contact our Australian Privacy Officer at info@michaelcostaracing.com.au

Collecting information about you

This policy relates to Michael Costa Racing's collection of personal information that is covered by the Australian Privacy Act 1988 (Cth) other than credit related information covered by Part IIIA of the Privacy Act, which is covered by our Credit Reporting Policy (set out below).

This policy is not intended to cover categories of personal information that are not covered by the Privacy Act.

Michael Costa Racing also complies with the Australian Spam Act 2003 (Cth), which regulates the sending of emails and other commercial electronic messages.

The main types of personal information Michael Costa Racing collects relate to the contact details and organisational roles of clients or prospective clients, suppliers and other business contacts. Typically, this information includes name, address, telephone number, e-mail address and job title. It may also include details of your expertise, interests and memberships of professional organisations, racing clubs or boards. It may also include information we are required to collect by law (such as where we are required to verify a person's identity). We collect most of this information directly from individuals when we deal with them but may also collect this information from third parties, such as our event partners, bloodstock agents or syndicators. If you contact us, we may keep a record of that contact.

We may also collect personal information in the course of providing thoroughbred training services, including to advise clients or prospective clients, in respect of their thoroughbred interests.

We also collect information about our contractors engaged by us to perform services. Such information might include remuneration details, hours of work, emergency contact details, superannuation fund and related details, tax file number, bank account details and emergency contact details. During the course of a contractor's engagement, additional personal information may be collected, for example, performance and remuneration reviews and leave records and other information as notified from time to time.

If you do not provide us with the personal information that we may request, we may not be able to provide you with our full range of services.

Using and disclosing your personal information

Our main purposes in collecting information about individuals are:

- to provide thoroughbred racehorse training services;
 - to maintain contact with clients;
 - to keep clients and other contacts informed of the services we offer and thoroughbred racehorse opportunities;
 - to notify clients and other contacts of events that we are holding and running surveys to improve our services;
 - to administer any contract we may have with you; and
 - for general management and reporting purposes, such as invoicing and account management.
- Michael Costa Racing does not and would not routinely disclose personal information to other organisations unless:
- required by law or by thoroughbred racing authorities (such as Racing NSW, Racing Victoria or Racing Queensland);
 - we believe it necessary to provide you with a product or service which you have requested;
 - to protect the rights, property or personal safety of any member of the public or the interests of Michael Costa Racing
 - the assets and operations of the company or a part of the company are transferred to another party as a going concern, or

- you give your consent.

Service providers

Michael Costa Racing may collaborate with third parties for events, thoroughbred racehorse preparation and training, thoroughbred racehorse acquisitions, thoroughbred racehorse syndications and thoroughbred racehorse sales, and uses a range of service providers to help us with our services and business operations. This means that individuals and organisations outside of Michael Costa Racing, such as mail houses, auction houses, bloodstock agents, wagering operators and event organisers, will sometimes have access to personal information held by Michael Costa Racing and may collect or use it on behalf of Michael Costa Racing. We require third parties we provide information to, to adhere to our privacy guidelines and not to keep this information or use it for any unauthorised purposes.

Job applicants

Limited personal information regarding individuals applying for roles with Michael Costa Racing will be collected. This information is held, used and disclosed as reasonably necessary for the purposes of the recruitment process and statistical reporting and tracking purposes. Reference checks will be conducted only after receiving consent from the individual to collect this information. The applicant will be notified as to any third parties to whom this information will be passed.

Disclosure of information outside of Australia

Some of our service providers may be located overseas, and Michael Costa Racing may enter into transactions overseas. As a result, we may disclose personal information outside of Australia to countries whose privacy laws do not provide the same level of protection as Australia's including the United States and Hong Kong. However, this does not change any of our commitments to safeguard your privacy and the information remains subject to existing confidentiality obligations.

Michael Costa Racing marketing practices

We may contact you on an ongoing basis by mail, phone, fax or email, in order to provide you with updated information about our services, thoroughbred racehorse opportunities or events that we are running or publications that we have produced or to ask for your participation in surveys we may conduct.

If you are receiving promotional information from Michael Costa Racing and do not wish to receive this information any longer, you may remove your name from our list by contacting our Privacy

Officer at info@michaelcostaracing.com.au and asking to be removed from our mailing list.

Our website privacy practices

We sometimes use cookie technology on our website to provide information and services to website visitors. Cookies are pieces of information that a website transfers to your computer's hard disk for record keeping purposes and are a necessary part of facilitating online transactions. Most web browsers are set to accept cookies. Cookies are useful to estimate our number of members and determine overall traffic patterns through our website.

You can access and correct the information we keep about you

If at any time you want to know exactly what personal information we hold about you, you are welcome to request access to your record by contacting our privacy officer at info@michaelcostaracing.com.au. We will respond within a reasonable period from the date your application is received.

If at any time you wish to change personal information that is inaccurate or out of date, please contact us and we can amend this record. If you wish to have your personal information deleted, please let us know and we will take reasonable steps to delete it unless we need to keep it for legal or auditing reasons.

Storage and security of your personal information

Michael Costa Racing will endeavour to take all reasonable steps to keep secure any information that we hold about you, and to keep this information accurate and up to date. We also require our employees and data processors to respect the confidentiality of any personal information held by Michael Costa Racing.

What to do if you have a problem or question

If Michael Costa Racing becomes aware of any ongoing concerns or problems concerning our privacy practices, we will take these issues seriously and work to address these concerns. If you have any further queries relating to our Privacy Policy, or you have a complaint about our handling of your personal information, please contact our Privacy Officer at info@michaelcostaracing.com.au. We will respond to your complaint within a reasonable time. If you are not satisfied with our response, you may contact the Office of the Australian Information Commissioner.

Future changes to this policy

Michael Costa Racing operates in a dynamic business environment. Over time, aspects of our business may change as we respond to changing market conditions. This may require our policies to be reviewed and revised.

We reserve the right to change this Privacy Policy at any time and notify you by posting an updated version of the policy on our website. If at any point we decide to use personal information in a manner materially different from that stated at the time it was collected, we will notify you by email or via a prominent notice on our website, and where necessary we will seek your prior consent.

Credit Reporting Policy

This Credit Reporting Policy applies to Michael Costa Racing and its affiliates (Michael Costa Racing) in relation to its operations in Australia and explains how Michael Costa Racing handles credit related information and complies with the credit reporting provisions of the Privacy Act 1988 (Cth) (Privacy Act). If you have further questions relating to this policy, please contact our Australian Privacy Officer at info@michaelcostaracing.com.au

Collecting information about you

This policy relates to Michael Costa Racing's collection of credit related information that is covered by Part IIIA of the Privacy Act and is not intended to cover other categories of personal information.

The main types of credit related information Michael Costa Racing collects relate to the contact details of clients, suppliers and other business contacts including officers and certain employees, requests for information we make to credit reporting bodies and the type and amount of credit we provide. Michael Costa Racing also collects consumer credit reports, information about personal insolvency and related court proceedings, and certain publicly available information on clients' officers and employees.

We collect credit related information directly from individuals when we deal with them but may also collect this information from third parties such as credit reporting bodies. If you do not provide us with the credit related information that we may request, we may not be able to provide our full range of services.

Collecting, holding, using and disclosing your credit related information

Our main purposes in collecting, holding, using and disclosing credit related information about individuals are:

- to assess as to whether we will provide credit terms;
- for the ongoing review and management of an account, such as invoicing;
- to assist clients to avoid defaulting on their credit obligations;
- to participate in the credit reporting system; and

- to undertake debt recovery and enforcement activities.

Michael Costa Racing may give your credit related information to Veda Advantage or Dun & Bradstreet, which are credit reporting bodies, to obtain consumer credit report on you or if you fail to meet your payment obligations.

You have a right to request the credit reporting body not to use your credit related information if you believe on reasonable grounds that you have been or are likely to be a victim of fraud. You may obtain a copy of the credit reporting body's management of credit information policy by contacting them as follows:

Veda Advantage

By post: Veda Advantage, Veda - Customer Resolutions PO Box 964 North Sydney NSW 2059

By telephone: 1300 762 207

By email: corrections@veda.com.au

(visit Veda Advantage's website at www.mycreditfile.com.au for their most up-to-date contact details).

Dun & Bradstreet

By post: Dun and Bradstreet, Attn: Public Access Centre, PO Box 7405, St Kilda VIC 3004

By telephone: 1300 734 806

By email: pac.austral@dnb.com.au

(visit Dun & Bradstreet's website at www.mycreditfile.com.au for their most up-to-date contact details).

Disclosure of credit related information outside of Australia

Please note that we may disclose credit related information outside of Australia to countries whose privacy laws do not provide the same level of protection as Australia's including the United States.

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However, this does not change any of our commitments to safeguard your privacy and the information remains subject to our obligations under Part IIIA of the Privacy Act.

You can access and correct the credit related information we keep about you

You have special rights to access your credit related information held by us. If at any time you want to know exactly what credit related information we hold about you, you are welcome to request access to your record by contacting our privacy officer at info@michaelcostaracing.com.au

We will usually respond to your application within 14 days. If we require more time, we will let you know. If we refuse your request, we will provide you with a notice explaining our decision. There is no charge for making a request for access to your credit related information but there may be an administration charge for providing access in accordance with your request.

If at any time you wish to change or correct your credit related information that is inaccurate or out of date, please contact us and we can amend this record. If we do not agree with your correction request, we will provide you with a notice explaining our decision and how you can complain about our decision. There is no charge for making a correction request or for the correction of your credit related information.

Storage and security of your credit related information

Michael Costa Racing will endeavour to take all reasonable steps to keep secure any credit related information which we hold about you, and to keep this information accurate and up to date. We also require our employees and data processors to respect the confidentiality of any personal information held by Michael Costa Racing.

Complaints

If you believe that we may not have complied with our obligations under the Part IIIA of the Privacy Act or the Credit Reporting Code, please contact our Privacy Officer at info@michaelcostaracing.com.au. You will receive an acknowledgement of your complaint within 7 days.

If you are not satisfied with the way your complaint is being handled, you can contact the Office of the Australian Information Commissioner.

Future changes to this policy

We reserve the right to change this Credit Reporting Policy at any time and notify you by posting an updated version of the policy on our website. If at any point we decide to use or disclose your credit related information in a manner materially different from that stated at the time it was collected, we will notify you by email or via a prominent notice on our website, and where necessary we will seek your prior consent.