

1. Overview

This Policy describes how FertPro Manufacturing Pty Ltd ACN 601 926 569 (**we** or **us**) and any subsidiary or associated entity and as trustee handles credit-related information we obtain ourselves or from Credit Reporting Bodies (**CRBs**).

In response to changes in the law and to keep up with best practices, we may change this Policy from time to time. Check our website for the most current version. Alternatively, we will provide a free copy of this Policy if you contact our Privacy Officer (contact details below).

This Policy applies to individuals (customers, directors, guarantors and others). It does not apply to commercial companies. If you want to know whether this Policy applies to you, please contact our Privacy Officer (contact details below).

2. Information Collected

In this policy, credit-related information includes:

- a) your name and title, date of birth, address, phone number and other contact details;
- b) government identification (such as drivers licence numbers and ABNs);
- c) your employment history and qualifications;
- d) details of credit you have applied for (including type and amount);
- e) notice about debts of \$150 or more which are more than 60 days overdue;
- f) notice that overdue debts have been paid;
- g) details of new credit arrangements you have made with a credit provider (including variations of existing credit terms or obtaining new credit);
- h) your credit account history;
- i) records of requests about you to CRBs;
- j) information provided to us by a CRB to assess your application;
- k) the type and amount of credit you have sought and we have provided;
- l) records of your offers to act as guarantor;
- m) records that credit we provided has been paid or discharged;
- n) whether in our opinion or the opinion of another credit provider you have committed a serious credit infringement;
- o) public available information about your credit-related activities in Australia;
- p) information about you on the National Personal Insolvency Index; and
- q) information about court proceedings against you regarding credit provided to you.

We will collect credit-related information about you in accordance with the law. If you want to investigate further, the Privacy Act describes the different types of information we collect.

3. Collection

We collect credit-related information from:

- a) CRBs;
- b) other organisations that deal with credit-related information;
- c) you, from applications and our dealings with you; and
- d) other credit providers.

Sometimes we hire other persons to provide services and they may collect information on our behalf.

4. Purpose

We collect, use, and disclose credit-related information for our business purposes, including:

- a) confirming your identity;
- b) assessing applications and accounts;
- c) assessing guarantors;
- d) calculating credit ratings;
- e) managing accounts and payments;
- f) recovering debts;
- g) communicating with guarantors;
- h) advising and exchanging information with other credit providers;
- i) dealing with other third parties that provide services to us;
- j) dealing with any requests or complaints;
- k) dealing with fraud and serious credit infringements;
- l) participating in the credit reporting system;
- m) complying with our legal obligations; and
- n) otherwise with your express permission.

In all circumstances we will comply with the Privacy Act and other relevant laws.

5. Overseas

We do not ordinarily disclose your credit-related information to persons overseas but may do so in the course of our business.

6. CRB Disclosure

We may disclose credit-related information to CRBs for the reasons described above, including:

- a) applications for credit;
- b) credit accounts and limits;
- c) guarantees;

- d) defaults and debts;
- e) payments;
- f) discharge of debts and/or obligations; and
- g) whether in our opinion you have committed a serious credit infringement.

All disclosures will be comply with the Privacy Act and related laws.

7. CRBs

We may request information from or provide information to the following commonly used CRBs:

- a) Dun & Bradstreet – dnb.com.au; and
- b) Veda – veda.com.au.

We may also request credit-related information from other CRBs at our discretion.

8. Third Party Disclosure

We may provide your credit-related information to trade insurers so they can assess whether to insure us for the credit we provide to you.

We will also provide your credit-related information to third parties we engage to carry out functions such as:

- a) managing our supply;
- b) managing our credit accounts;
- c) assessing applications;
- d) responding to enquiries; and
- e) debt collection.

Our third parties must comply with the Privacy Act and APPs. They will collect, use and disclose your information for our purposes only.

9. Direct Marketing

CRBs can provide information to credit providers considering direct marketing. This information is used to pre-screen potential customers to determine whether they meet certain criteria.

You can contact any CRB free of charge and ask that your information not be used for pre-screening. You can also ask that your information not be used if you have been the victim of fraud.

10. Storage

We store credit-related information in hard (e.g. paper) and soft (e.g. electronic) form on our computer systems and the systems of our service providers.

We take precautions to protect your information from loss, inference, misuse and unauthorised access, including:

- a) physically restricting access to information in hard form (e.g. with locked doors);
- b) electronically restricting access to information in soft form (e.g. with password protected computers);
- c) training staff and creating policies and procedures regarding the use of information; and
- d) requiring our third party service providers comply with the Privacy Act and other relevant laws.

When it is no longer needed we will destroy and/or de-identify your information.

11. Access

To access your credit-related information, please contact our Privacy Officer (contact details below). We usually respond to requests within 30 days. If we refuse, we will write to you explaining our reasons and your options about the refusal (unless it would be unreasonable to do so). Requests are free, but there may be a fee for retrieving your information. We will obtain your consent before incurring any fees. There are some exceptions to your right to access your information under the Privacy Act:

- a) if access would hurt an investigation or proceedings by a government agency;
- or
- b) if access is against the law.

12. Corrections

We take all reasonable steps to keep your credit-related information current, accurate and complete. You have a right to make sure that your information is correct. If your details change, please tell our Privacy Officer (contact details below). There is no charge for a correction.

You can also ask us to make a note on your record so that anyone who accesses your information can see that you say the information is wrong (and why you say it is wrong).

We usually respond to requests for a correction within 30 days. Sometimes we may have to contact CRBs to correct information, and this could take additional time. If we refuse to make a correction, we will write to you explaining our reasons (unless it would be unreasonable to do so) and your options about the refusal.

13. Contact

If you have any questions or complaints regarding this Policy or our obligations under the Privacy Act, please contact:

Aaron Playford

66 Chum Street, Dinmore QLD 4303

Ph: 0429 821 200 Email: production@fertpro.com.au

We may ask you for details about your complaint. We aim to resolve all complaints within 30 days. If we cannot resolve the matter in that time, we will contact you to discuss our progress and request an extension of time. For example, we may have to liaise with CRBs and this can take additional time.

If you are not satisfied with our response or how long we are taking, you can contact: Office of the Australian Information Commissioner (OAIC)

Ph: 1300 363 992 Website: www.oaic.gov.au