Commercial Credit Reporting Policy

This policy sets out how Conplant Pty Ltd **(Conplant)** collects, stores and uses your commercial credit information and commercial credit eligibility information (commercial **credit related personal information**) including information about your commercial credit applications and commercial credit accounts with us.

This policy applies in addition to the Conplant Privacy Policy. We recommend that you read this Commercial Credit Reporting Policy in conjunction with Conplant's Privacy Policy which can be accessed on our website **www.conplant.com.au**. This policy applies to current, former and prospective commercial credit customers of Conplant.

1. Commercial credit related personal information

'Commercial credit related personal information' means commercial credit information and commercial credit eligibility information. Commercial credit related personal information includes the following information about individuals:

- identification information;
- a statement that an information request has been made about the individual by a credit provider or trade insurer;
- the type of commercial credit and the amount of commercial credit, sought in an application to which the individual is connected;
- default information (and, where a default has been remedied, payment information or new arrangement information);
- court proceedings information; and
- personal insolvency information.

2. How commercial credit related personal information is collected

This Commercial Credit Reporting Policy applies to commercial credit related personal information that Conplant collects about individuals from:

- an individual directly (for example, through an application form or commercial credit accounts with Conplant); and
- publicly available sources of information.

3. Kinds of commercial credit related personal information held

Conplant collects and holds commercial credit related personal information about you and your organisation including:

- your name and contact details;
- the date a commercial credit account that you or your organisation have applied for or hold was established with Conplant;
- payment information, including repayment history with Conplant and payments owed to Conplant for the relevant account;
- whether in Conplant's opinion or another commercial credit provider's opinion you or your organisation pays within payment terms;
- the commercial credit limit amount for any account you or your organisation holds with Conplant;

- monthly purchase amounts; and
- certain administrative information relating to commercial credit, such as account and customer numbers.

Conplant holds information about you on its main server and access is password protected. We also hold physical copies of your personal information and this information is held securely on our premises. Conplant takes all reasonable steps to protect your information from misuse, interference or loss through the use of restricted access protocols.

4. The purposes for which information is collected and used

Conplant may collect, hold, use and disclose your commercial credit related personal information as reasonably necessary for our business purposes and as permitted by law.

Conplant collects, holds, uses and discloses commercial credit related personal information for the purpose of:

- providing and delivering Conplant's goods to you;
- marketing other Conplant products and services;
- assessing applications for commercial credit;
- establishing and managing the relationship with you;
- exercising its rights and obligations;
- performing any administrative operations; and
- collecting payments.

Conplant may not be able to provide its products, or a commercial credit account without collecting the required information.

Under the Privacy Act 1988 (Cth) (Privacy Act), some credit information may only be used or disclosed for some of the purposes listed above or in some circumstances (for example, we will not use consumer credit related personal information about you to assess your application for commercial credit without your express consent).

5. Disclosure of commercial credit related personal information to other entities

Conplant may also exchange commercial credit related personal information about you with other credit providers. Conplant may exchange that information for the purposes of:

- assessing an application for commercial credit and collecting overdue payments;
- notifying other credit providers (including trade insurers) of a default by you or your organisation;
- ascertaining the status of commercial credit provided to you by Conplant where you are in default with other credit providers; and
- assessing your credit worthiness, credit standing or credit capacity.

Conplant may, as permitted by law, disclose your commercial credit related personal information to other third parties, including our related companies; organisations that perform credit processing functions, management and debt collection activities on our behalf; trade insurers and organisations involved in debt assignment.

Conplant is not likely to disclose your commercial credit information to an entity without an Australian link.

6. HOW YOU MAY ACCESS YOUR INFORMATION AND SEEK ITS CORRECTION

You are generally entitled under the Privacy Act to access the information Conplant holds about you (in a manner you request, if this is reasonable and practicable). You may contact the Privacy Officer using the details below.

If Conplant cannot provide access to your information, it will provide you with reasons why. Depending on the nature of the request, Conplant may charge for providing access to this information, however such a charge will not be excessive.

If the information Conplant holds about you is inaccurate, incomplete or not up to date you may request that Conplant corrects the information by contacting the Conplant Privacy Officer:

- **by email:** info@conplant.com.au
- **by telephone:** 02 9933 3104
- **by post:** PO Box 1013, Ingleburn, NSW 1890

7. HOW TO MAKE A COMPLAINT AND HOW COMPLAINTS WILL BE HANDLED

If you believe that we have not complied with our obligations under Part IIIA of the Privacy Act or the Credit Reporting Privacy Code, you have a right to complain, please contact the Conplant Privacy Officer using the details in item 7.

It is Conplant's policy to handle complaints in a timely, effective, fair and consistent manner. On making a privacy complaint to Conplant, you will receive an acknowledgment letter or email within 7 days. This communication will set out the name of the person responsible for handling your complaint and the expected response time to the complaint. Conplant endeavours to make a decision on all complaints within 30 days after a complaint is received. If we need more time to resolve your complaint we will notify you as to the delay, the reasons for it and seek your agreement to a longer period.

If Conplant considers it necessary, in order to deal with your complaint, it may consult with another credit provider.

POLICY REVIEW

Conplant is committed to the implementation of this policy and will review the policy as appropriate at any time, including but not limited to by reason of changes to law, technology and best practice. This Commercial Credit Reporting Policy has been authorised by Conplant's Managing Director, Ian Coleman.