	Document Type	Location	Doc. Type No & Version
	Policy	National	APAC-AUS-FIN-POL-001
Issue Date	Credit Reporting Policy		
11/09/2020			

**DOCUMENT APPROVALS**

**Raised By:** Chief Financial Officer - Australia **Date:** 11/09/2020

**Authorised By:** Senior Vice President – Asia Pacific **Date:** 11/09/2020

**Distribution:** All Lineage Logistics Australia

Version	Issue Date	Details of Changes	Author
1	11/09/2020	Initial Issue	Craig Hawke
2			
3			

**1 About this policy**

In certain circumstances Emergent Cold Pty Ltd ABN 14 059 512 159 or Lineage AUS TRS Pty Ltd ABN 57 640 590 147 (or both) (“we”, “us” or “our”) may be a credit provider under the *Privacy Act 1988* (Cth) (**Privacy Act**). The Privacy Act, together with the *Privacy (Credit Reporting) Code 2014* (**CR Code**), regulates our handling of credit-related personal information (**Credit Related Personal Information**).

This Credit Reporting Policy explains how we handle Credit Related Personal Information and should be read in conjunction with our Privacy Policy which is available at [www.emergentcold.com/locations/region/australia](http://www.emergentcold.com/locations/region/australia).


We may make changes to this Credit Reporting Policy from time to time by publishing an updated version on our website.

**2 For what purposes do we collect, hold, use or disclose Credit Related Personal Information?**

We primarily collect, hold, use or disclose Credit Related Personal Information to assess your credit eligibility when you procure goods or services under our credit terms.

We may also collect, hold, use or disclose Credit Related Personal Information to:

- provide you goods or services under our credit terms and administer your account;
- maintain and update our records;
- comply with our obligations under the Privacy Act, the CR Code and any other applicable laws;
- undertake debt recovery actions; or
- undertake a registration of security interests.

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### 3 What kinds of Credit Related Personal Information do we collect and hold, and how do we collect it?

We will generally collect Credit Related Personal Information directly from you. However we may also collect Credit Related Personal Information from credit reporting bodies or other credit providers.

Credit Related Personal Information that we may collect, and hold includes the following:

- your name, current and past addresses, date of birth, contact details and driver's licence number;
- information about you in the National Personal Insolvency Index database;
- opinion (e.g. of another credit provider) that you have committed a serious credit infringement (such as acting fraudulently to obtain credit);
- publicly available information about you relating to your business activities or credit worthiness;
- information about a credit-related judgment against you in non-criminal proceedings in an Australian court; and
- Credit Related Personal Information provided to us by a credit reporting body.

### 4 Credit reporting bodies and your Credit Related Personal Information – notifiable matters

Credit reporting bodies are allowed under the Privacy Act and the CR Code to handle Credit Related Personal Information. If you apply for any kind of credit or offer to act as guarantor, we may disclose your Credit Related Personal Information to, or collect Credit Related Personal Information about you from, a credit reporting body. This information is used for the purpose of determining credit eligibility.

Credit reporting bodies may include your Credit Related Personal Information in reports that they provide to credit providers to assist those providers (such as us) in assessing your credit worthiness.

The credit reporting bodies that we usually disclose Credit Related Personal Information to include:


- (creditor)watch – [www.creditorwatch.com.au](http://www.creditorwatch.com.au)

For contact details and information on how credit reporting bodies manage Credit Related Personal Information, please see their privacy policies available at the links above.

If you fail to meet your payment obligations, or if you commit a serious credit infringement, in relation to the credit we provide you, we may be entitled to disclose this to a credit reporting body.

Credit reporting bodies may provide credit reports to credit providers for the purposes of excluding individuals from direct marketing offers. This is called “credit pre-screening”. You have the right to request that the credit reporting bodies do not use your information for this purpose. To opt out of credit pre-screening, contact the credit reporting body.

You can also ask a credit reporting body not to use or disclose your Credit Related Personal Information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud.

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## 5 Who else do we disclose Credit Related Personal Information to?

We generally disclose your Credit Related Personal Information to organisations that help us with our business. These may include:

- our affiliates, including those located overseas (see [www.emergentcold.com/locations](http://www.emergentcold.com/locations)); and
- outsourced customer service centres or service providers.

## 6 How do we hold your Credit Related Personal Information?

Please refer to the information set out under “Security of Personal Information” in our Privacy Policy, which applies to Credit Related Personal Information.

## 7 Access to, correction of and complaints about our handling of your Credit Related Personal Information

You can access any Credit Related Personal Information we hold about you, ask us to correct it, or make a complaint by providing us a notice (and to attention it to the Privacy Officer):

**By email:** [AU-contact-aus@Lineagelogistics.com](mailto:AU-contact-aus@Lineagelogistics.com)

**By post:** 100-130 Abbots Road, Dandenong South VIC 3175

We must verify your identity before granting you access to Credit Related Personal Information and will require that you provide us evidence to support your request for access (e.g. drivers licence or passport).

If our records regarding your Credit Related Personal Information need to be corrected, and we have previously disclosed that information to a credit reporting body or other persons, we may tell them about the correction.

We will not charge you for access or correction of your Credit Related Personal Information that we hold.

If you are not satisfied with our management of your complaint, you may complain to the Office of the Australian Information Commissioner.