

Introduction

For the purpose of this Credit Reporting Policy, Hazeldene's Chicken Farm Pty Limited (ABN 72 004 381 346) and its related companies in Australia is referred to in this document as **we, us** or **our**. The *Privacy Act 1988* (Cth) (**Privacy Act**), the Australian Privacy Principles (**APPs**), and the *Privacy (Credit Reporting) Code 2014* (**Credit Reporting Code**) govern the way in which we must manage your credit-related information and this policy describes the information we collect and hold, how we use that information, how that information may be disclosed, the security of that information, how you can access and correct any such information and other relevant details concerning your privacy.

This Credit Reporting Policy sets out how we collect, use, disclose and otherwise manage credit-related information.

Our separate Privacy Policy sets out how we collect, use, disclose and otherwise manage other types of personal information.

Collection of Information

Types of information collected

We may collect and hold personal information about you, that is, information that can identify you, and is relevant to providing you with the products and services you are seeking. If you are a customer, we are likely to provide you with products and services on credit terms (that is, you will pay for those products or services after we start providing them to you). As such, we may collect and hold various information related to your financial position and your creditworthiness (such as 'credit information', 'credit-eligibility information', 'CRB derived information', and 'CP derived information' (as those terms are defined in the Privacy Act), detailed further below).

In this credit reporting policy, we refer to 'credit-related information' to capture some or all information related to your financial position such as credit that have been provided to you, or that you have applied for, which may have bearing on your creditworthiness and which we may use in our decision to approve or reject your credit application (as the context requires). This 'credit-related information' includes credit information, credit eligibility information and DP derived information.

Credit information is the information we may collect from and give to credit reporting bodies (**CRBs**).

This information includes:

- (a) identity details;
- (b) the fact that you have applied for credit, the type of credit, and the amount;
- (c) the identity of your other credit providers;
- (d) consumer credit liability information;
- (e) default and repayment history information;
- (f) publicly available information such as bankruptcy, insolvency and credit-related court judgements; and

- (g) publicly available information that relates to your activities in Australia and your credit worthiness (other than court proceedings information or information that you are entered or recorded on the National Personal Insolvency Index).

Credit eligibility information is information that CRBs give us, such as:

- (a) a credit score provided by a credit reporting body;
- (b) default information;
- (c) repayment history information;
- (d) credit inquiries;
- (e) court proceedings information;
- (f) personal insolvency information; and
- (g) information associated with your overall credit worthiness.
- (h) CRB derived information, such as a credit score or credit rating.

'CP derived information' we derive from information disclosed to us by credit reporting bodies includes our own score of your credit worthiness, and a risk profile analysis.

Method of collection

Where possible, we will collect credit-related information directly from you through the use of our standard forms, via email, through a telephone conversation with you, in person, or via our website. However, we will also collect credit-related information from credit reporting bodies. In certain situations, credit eligibility information may be disclosed to us from another credit provider (for example, where we have entered into a co-financing arrangement with a third-party credit provider). We may also collect credit-related information about you from third parties acting on your behalf.

If we receive unsolicited information about you that we do not ask for or which is not directly related to our functions or activities, we may be required to destroy or de-identify that information, provided it is lawful and reasonable to do so.

Purpose of collection

We collect and use your credit-related information for the following purposes:

- (a) assessing your financial position and your application for a credit account;
- (b) providing you with credit;
- (c) securitisation-related purposes;
- (d) our internal management purposes that are directly related to the management of credit, including:
 - (i) assisting you to avoid defaults;
 - (ii) collecting any amount(s) you may owe us in relation to such credit and dealing with serious credit infringements;

- (iii) assigning our debts;
- (iv) participating in the credit reporting system;
- (v) dealing with complaints or regulatory matters relating to credit or credit reporting;
- (e) where we reasonably believe that you have committed a serious credit infringement; and
- (f) where otherwise required or permitted by law.

Failure to provide information

If the credit-related information you provide to us is incomplete or inaccurate, we will not be able to assess your application for a credit account and therefore we may be unable to provide you with the goods and services you are seeking.

How do we use and disclose your information?

Our use and disclosure of credit-related information is governed by Part IIIA of the Privacy Act, and the Credit Reporting Code.

We may use and disclose your credit-related information for the purposes for which it was collected (as set out above). We may disclose credit-related information about you, to:

- (a) our workers, contractors, and to our other related companies to facilitate our and their internal business processes;
- (b) credit reporting bodies as listed in this policy or otherwise notified from time to time;
- (a) third parties who assist us in processing your credit application or managing the credit provided by us;
- (b) third parties for securitisation purposes;
- (c) third parties for the purposes of considering whether to accept an assignment of debt, or to take an interest in the credit provider;
- (d) other credit providers with an Australian link (either with your consent, or as permitted by law);
- (e) enforcement bodies;
- (f) external dispute resolution providers;
- (g) guarantors or proposed guarantors with an Australian link (either with your consent, or as permitted by law);
- (h) credit insurers;
- (i) debt collectors;
- (c) third parties who assist us in operating our business and providing goods and services to you (including printing and mailing houses, or professional advisers such as lawyers, accountants, and insurers);
- (d) third parties to whom you have agreed we may disclose your information; and

(e) as otherwise permitted and required by law.

If we disclose your information to other credit reporting bodies in the future we will update this policy or provide separate notice.

A credit reporting body may include your information in reports provided to other credit providers to assist them to assess your credit worthiness. If you do not pay for the products and services that we provide to you, if you commit fraud or try to do so, or if you otherwise commit a serious credit infringement, we may disclose this information to a credit reporting body. This may affect your ability to obtain credit in the future.

You may (by using the contact details set out above) request that a credit reporting body does not:

- (a) use your credit reporting information for the purposes of pre-screening of direct marketing; or
- (b) disclose your credit reporting information if you reasonably believe that you have been, or are likely to be, a victim of fraud.

We may expand or reduce our business and this may involve the sale and/or transfer of control of all or part of our business. Credit-related information, where it is relevant to any part of the business for sale and/or transfer, may be disclosed to a proposed new owner or newly controlling entity for their due diligence purposes, and upon completion of a sale or transfer, will be transferred to the new owner or newly controlling party to be used for the purposes for which it was provided under this privacy policy.

We will also disclose your credit-related information to a third party where the credit-related information was collected from you for the purposes of passing that information on.

Security of information

We store your credit-related information in different ways, including in paper and in electronic form. The security of your information is important to us. We take all reasonable measures to ensure that your information is stored safely to protect it from interference, misuse, loss, unauthorised access, modification or disclosure, including electronic and physical security measures.

Where information we hold is no longer necessary, we delete the information or permanently de-identify it, subject to specific laws in respect of data retention.

Access and correction of information

You may access the credit-related information we hold about you by making a written request. We will respond to your request within a reasonable period. Except where prohibited by the Privacy Act or the Credit Reporting Code, we may charge you a reasonable fee for processing your request (but not for making the request for access).

We may decline a request for access to information in circumstances prescribed by the Privacy Act (including if we cannot substantiate your identity and entitlement to the information), and if we do, we will give you a written notice that sets out the reasons for the refusal (unless it would be unreasonable to provide those reasons), including details of the mechanisms available to you to make a complaint.

When making a request to access credit-related information, you should also request access to credit-related information held by credit reporting bodies to ensure you have access to the most up to date information.

If, upon receiving access to your credit-related information or at any other time, you believe the information we hold about you is inaccurate, incomplete or out of date, please notify us immediately. We will take reasonable steps to correct the information within 30 days (or another time frame agreed with you in writing) so that it is accurate, complete and up to date.

If we refuse to correct your information (for example, where it would be unlawful), we will give you a written notice that sets out our reasons for our refusal (unless it would be unreasonable to provide those reasons), including details of the mechanisms available to you to make a complaint.

Complaints and feedback

If you have any queries or concerns about our credit reporting policy or the way we handle your credit-related information, or you wish to make a complaint about a breach of the Privacy Act, the APPs, or the Credit Reporting Code, please contact us using the details below and we will take reasonable steps to investigate your complaint in accordance with our dispute resolution process, and respond to your queries and concerns within 30 days (or another time frame agreed with you in writing).

Street address: P.O. Box 1147 Kangaroo Flat, VICTORIA, 3555

Email address: info@hazeldenes.com.au

Telephone: 03 5431 1300

Website: <https://www.hazeldenes.com.au/>

If after this process you are not satisfied with our response, you can submit a complaint to the Office of the Australian Information Commissioner. To lodge a complaint, visit the 'Complaints' section on the website, located at <http://www.oaic.gov.au/privacy/privacy-complaints>, to obtain the relevant complaint forms, or contact the Privacy Commissioner's office.

Statement of Notifiable Matters

Under the Credit Reporting Code, there are several 'notifiable matters' that we are required to disclose to you at or before the time of collecting personal information that is likely to be disclosed to a CRB.

Those matters are:

- the CRB may include the credit information we give to it in reports, which it then gives to other credit providers to assist those other credit providers to assess your credit worthiness;
- if you commit a serious credit infringement, we may disclose this to a CRB;
- you can request a copy of this Credit Reporting Policy by contacting us, or obtain it directly from our website;
- you can request a copy of a CRB's credit reporting policy from its website or by contacting them directly;

- you have the right to access credit information we hold about you, request that we correct the information and make a complaint, as set out further in the remainder of this Credit Reporting Policy;
- you can request a CRB not to use your credit reporting information for the purposes of pre-screening of direct marketing by us; and
- you can request a CRB not to use or disclose your credit reporting information if you believe on reasonable grounds that you have been, or are likely to be, the victim of fraud.

You can ask us to give you a copy of this Credit Reporting Policy in a different form (i.e., hard copy) and we will take reasonable steps to comply with that request.