

Cement Australia Credit Reporting Policy

Updated March 2014

This policy sets out Cement Australia Pty Ltd (**CA**)'s approach to the collection, handling and disclosure of your credit-related information, including information about your commercial credit applications and commercial credit accounts with us and your credit reporting information that we obtain from credit reporting bodies (**CRBs**) as required by sections 21B of the Privacy Act 1988 (Cth) (the **Act**).

For information about our management of your other personal information, which includes commercial credit-related information, please see our Privacy Policy, available by visiting www.cementaustralia.com.au

1. The types of credit-related information we collect, use and disclose and how we usually hold and collect it

We collect, hold and disclose various types of credit-related information, which may include the following:

- your current and prior names and addresses, age and your driver's licence number;
- that you have applied for commercial credit and amount of that credit and the fact we have accessed your credit information to assess a relevant application;
- that we and other credit providers are or have been a provider of credit to you and the type, characteristics and maximum amount of credit that we have provided or will provide;
- the date that any commercial credit contract we or other credit providers have or had with you was entered into and the date that it is terminated or otherwise ceases;
- your repayment history i.e. whether in relation to credit facilities provided by us or other credit providers, you have made payments when due and if not when overdue payments have been made;
- payments owed to us or another credit provider, in connection with credit provided to you or in relation to which you are a guarantor, overdue for more than 60 days (and, if you subsequently repay any such overdue payment, the fact of that repayment);
- whether in our or another credit provider's opinion you have committed a serious credit infringement;
- whether you have entered into arrangements with us or other credit providers in connection with credit provided to you;
- court proceedings information, personal insolvency information and credit-related publicly available information;
- scores, ratings, summaries, evaluations and other information relating to your credit worthiness which is derived by us or by CRBs wholly or partly on the basis of the information above;
- certain administrative information relating to credit, such as account and customer numbers.

While the Act uses a variety of terms to refer to the information above, to make it easier to read this policy, we refer to it below collectively as "**credit information**".

This information may be collected in a number of ways including:

- where provided by you directly to us or by persons acting on your behalf (such as on applications or other forms);
- where provided by credit reporting bodies and other credit providers;
- where such information is in the public domain;

- and where such information is derived by us from your usage and (where applicable) repayment of any account held with us.

2. How we hold your credit information

We may hold your credit information in physical form or in electronic form on our systems or the systems of our service providers.

The credit information we hold about you is protected by physical, electronic, and procedural safeguards and we also require our service providers that hold and process such information on our behalf to follow appropriate standards of security and confidentiality.

We train people who work for us on how to handle credit information appropriately and we restrict access to what is necessary for specific job functions.

3. Purposes for which we may collect, hold, use and disclose your credit information

We may collect, hold, use and disclose your credit information as reasonably necessary for our business purposes and as permitted by law. These purposes include:

- to form decisions as to whether to provide you, or an entity associated with you, with credit or to accept you as a guarantor;
- to derive scores, ratings, summaries and evaluations relating to your credit worthiness which are used in our decision-making processes and ongoing reviews;
- to participate in the credit reporting system and providing information to CRBs as permitted by Part IIIA of the Privacy Act and the Credit Reporting Code, which may include information you provide to us in reports to other credit providers to assist them to assess your credit worthiness;
- to assist you to avoid defaulting on your credit-related obligations;
- to undertake debt recovery and enforcement activities, including in relation to guarantors, and to deal with serious credit infringements;
- to deal with complaints and meet legal and regulatory requirements; and
- to assist other credit providers to do the same.

Some credit information we collect or hold may only be used or disclosed under the Privacy Act for some of these purposes or in some circumstances.

4. Disclosure of credit information to CRBs

We may disclose your credit information to CRBs for purposes such as those described above where the Privacy Act permits us to do so. For example, if you commit a serious credit infringement we may be entitled to disclose this to CRBs.

CRBs may include credit information provided by us in reports provided to credit providers to assist them to assess your credit worthiness.

We share credit information with the following CRBs:

Veda

Veda
Veda - Customer Resolutions
PO Box 964
North Sydney NSW 2059

Phone: 1300 762 207
corrections@veda.com.au

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

You may obtain a copy of Veda Advantage's policy about their management of credit reporting information by contacting them or visiting their website.

Dun & Bradstreet

Dun and Bradstreet
Attn: Public Access Centre
PO Box 7405
St Kilda VIC 3004
Phone: 1300 734 806
pac.austral@dnb.com.au

For Dun & Bradstreet's most up-to-date contact details please visit their website at www.dnb.com.au

You may obtain a copy of Dun & Bradstreet's policy about their management of credit reporting information by contacting them or visiting their website.

BTC

Building and Trade Credit
PO Box 518
St Leonards NSW 1590
02 9277 3100

For BTC's most up to date contact details please visit their website at www.btc.com.au)

You may obtain a copy of BTC's policy about their management of credit reporting information by contacting them or visiting their website

BICB – Building Industry Credit Bureau

BICB
PO Box 2157
Fortitude Valley BC
QLD 4006
Phone: 07 3852 1342
www.bicb.com.au

You may obtain a copy of BICB's policy about their management of credit reporting information by contacting them or visiting their website

5. Your rights in relation to CRBs

Opting out of direct marketing pre-screenings

A CRB may use your credit reporting information to assist a credit provider to market to you by pre-screening you for direct marketing by the credit provider. This process is known as a "pre-screening". If you do not want any of the CRBs listed above to use your information for the purpose of pre-screening, you have the right under the Privacy Act to request that they exclude you by contacting them.

If you are a victim of fraud (including identity-related fraud)

You are entitled under the Privacy Act to request that a CRB not use or disclose credit reporting information they hold about you in circumstances where you reasonably believe that you have been or are likely to be a victim of fraud, including identity-related fraud. The period while this applies is called a "ban period". You can make such a request to any of the CRBs listed above.

6. Disclosure of credit information to other recipients

We may, as permitted by law, also share credit information with third parties, including:

- other credit providers;
- our related companies;
- organisations that perform credit assessment and management activities on our behalf;
- current or prospective guarantors or security providers in relation to credit we are providing to you;
- mortgage insurers;
- organisations involved in debt assignment or securitisation arrangements.

By making an application for commercial credit you expressly consent to us making such disclosures.

7. Accessing your credit information

You are entitled under the Privacy Act to access the credit information we hold about you (in a manner you request, if this is reasonable and practicable). You can make the request in a letter or email using the contact details below.

Cement Australia Pty Ltd – Credit Department
Level 2, 40 McDougall Street, Milton QLD 4064

Email: accounts.receivable@cemaust.com.au

We will need to validate the identity of anyone making an access request, to ensure that we do not provide your information to anyone who does not have the right to that information. Please do not include account numbers or other sensitive data in emails, since it may not be secure.

We will usually provide you with access within 30 days of a request but in some circumstances it may take longer.

Your rights to access your credit information are subject to some limitations (for example, we do not have to provide you with access to the extent it would be illegal to do so and we may need to give you access in a way that preserves the confidentiality of any methodology, data analysis methods, computer programs or other information used by us to derive relevant information).

If access is refused, we will give you a notice explaining our decision to the extent practicable and your options.

There is no charge for making an access request but an administration charge may apply for providing access in accordance with your request.

8. Correction of your credit information

If you believe that any credit information held by us about you is incorrect you have the right under the Privacy Act to request that we correct that information.

If you would like to do so please contact the Credit Department using the contact details above.

We will normally try to resolve correction requests within 30 days of your making a request. If we need more time to resolve your request we will notify you in writing as to the delay and seek your agreement to a longer period. If we consider it necessary in order to deal with your request, we may consult with a CRB or another credit provider.

If we do not agree with a request to correct credit information we hold about you we will give you notice in writing as to our reasons and the mechanisms available to you to complain about our decision.

There is no cost involved for you to make a correction request or for the correction of your information.

9. Complaints and disputes

If you have reason to believe that we have not complied with our obligations relating to your credit information under Part IIIA of the Privacy Act and the Credit Reporting Code, please raise this with our Credit Department. There are two ways you can lodge your complaint

In writing

Mail your written complaint to: Credit Department, Cement Australia Pty Ltd, Level 2, 40 McDougall Street Milton Q 4064

By Email

Email us at any time at privacy@cemaust.com.au

You will receive an acknowledgment of your complaint as soon as practicable and in any case within 7 days after we receive it.

We will investigate all complaints and aim to resolve them within 30 days. If we cannot resolve your complaint within this period we will notify you as to the reasons why, specify a date when we expect a resolution and seek your agreement to extend this 30 day period (if you do not agree, we may then not be able to resolve your complaint).

If we consider it necessary in order to deal with your complaint, we may consult with a CRB or another credit provider. If, while the complaint remains unresolved, we are disclosing information subject to the complaint to a third party, we may advise the third party about the complaint.

If we find a complaint justified, we will resolve it. If necessary, we will change policies and procedures to maintain our high standards of performance, service and customer care.

If you are not happy with the way your privacy-related complaint is being handled, you can also contact our Privacy Officer by email at privacy@cemaust.com.au. Please do not include account numbers or other sensitive data in emails, since it may not be secure.

If we fail to deal with your complaint to your satisfaction you may refer the complaint to the Officer of the Australian Information Commissioner.

Details of how to make a complaint to the OAIC can be found at <http://www.oaic.gov.au/privacy/privacy-complaints>