



# **Lactalis Australia Pty Ltd**

## **Credit Reporting Policy**

## 1. Purpose

This is the Credit Reporting Policy of Lactalis Australia Pty Ltd (ABN 56 072 928 879) (**Lactalis**) and its subsidiaries ('we', 'us', 'our'). It describes how we manage your credit-related information and comply with our credit reporting obligations in the Privacy Act 1988 (Cth) (the **Privacy Act**) and the Privacy (Credit Reporting) Code (the **Code**).

This Credit Reporting Policy should be read in conjunction with:

- our Privacy Policy (available [here](#)); and
- any other privacy or collection statement that we provide to you.

## 2. Credit-related information we collect and hold

We may collect your credit-related information from, or give your credit-related information to, credit reporting bodies. Credit-related information can include:

- identification information (such as your name, address, date of birth and drivers' licence number);
- information about credit arrangements you have entered into, and whether the terms of these arrangements have been varied;
- information about credit applications you have made, and whether information about you has been sought from credit reporting bodies;
- information about overdue payments and default listings, and subsequent payments made;
- publicly available information related to your creditworthiness such as bankruptcy information and credit-related court judgments;
- whether you have committed a serious credit infringement (e.g. credit-related fraud); and
- credit scores and risk assessments regarding your creditworthiness.

## 3. How we collect your credit-related information

We obtain some credit-related information directly from you. For example, if you are one of our customers, or are acting as guarantor for one of our customers, we may collect your information from an application form you have completed.

We also obtain credit-related information from credit reporting bodies. For example, when you apply to become a customer (or a guarantor for a customer), we may obtain a credit report about you.

We may use this credit report, as well as other information we hold about you, to make our own assessment of your creditworthiness. For example, we may use this information to conduct a risk profile analysis.

We may also obtain credit-related information about you from other sources, such as from other credit providers, internally from our records (past accounts with us) and publicly available information.

#### 4. How we hold your credit-related information

The credit-related information that we hold is typically held in secure electronic databases. We also maintain some paper-based files.

We take precautions to protect the credit-related information we hold. In respect of our paper-based files, we maintain various security systems on our premises, and in respect of our electronic files, we (or our service providers) maintain secure electronic network systems.

#### 5. Purposes for which we collect, hold, use and disclose credit-related information

We collect, hold, use and disclose your credit-related information in order to:

- assess your creditworthiness and make decisions about whether to provide credit to you (or a customer for which you are acting as guarantor);
- process your application and manage any credit that we provide to you (or the customer for which you act as guarantor);
- participate in the credit reporting system;
- recover overdue amounts owed to us; and
- comply with our legal obligations.

#### 6. Disclosure to credit reporting bodies

We may (as permitted by the Privacy Act and the Code) disclose your credit-related information to a credit reporting body (whether before, during or after the provision of credit):

- to obtain creditworthiness information about you; and
- to report defaults (for example, where you have defaulted on a payment you owe to us in your capacity as a guarantor for a Lactalis customer).

When reporting defaults, we follow the requirements of the Act and the Code, as well as the process prescribed by the relevant credit reporting body. For example, generally we will not list a default on a guarantor's commercial credit report unless that individual has provided a personal guarantee for the debt, we have made attempts to collect the debt, and the guarantor has been notified that a debt may be listed on their commercial credit report. If you believe that a default has been incorrectly reported, you can refer the issue to the relevant credit reporting body, who will work with us to investigate the issue. The credit reporting bodies we obtain credit reports from are as follows:

##### **Equifax**

<https://www.equifax.com.au>

Phone: 13 83 32

Where we disclose your information to a credit reporting body, that credit reporting body may include that information in the reports they provide to other credit providers to assist them assess your credit worthiness.

Each credit reporting body is required to have a policy to explain how it manages your credit information. You can contact these credit reporting bodies directly to request a copy of their privacy policy or for more information about the way they manage your credit information.

Under the Privacy Act and the Code, you have a right a right to request a credit reporting body not to use credit-related information about you to determine your eligibility to receive direct marketing from credit providers. You also have a right to request that a credit reporting body not to use or disclose credit-related information about you if you believe that you have been, or are likely to be, a victim of fraud. You can contact Equifax to make any such requests using the contact details above.

## **7. Other disclosures of your credit-related information**

We may also disclose your credit-related information for the following purposes:

- to debt collection agencies for the purposes of recovering debts you owe to us;
- to our legal and financial advisors; and
- for other purposes, as required or authorised by law.

## **8. Overseas disclosures**

Lactalis Australia is part of the Lactalis Group, a French family owned business, and consequently we may disclose your credit-related information to our parent companies in France or Italy.

We use service providers located outside of Australia to perform functions on our behalf, and sometimes we may share your credit-related information with them so they can provide us with services. These entities may be located in, or have personnel that access your information from jurisdictions such as France or Italy.

## **9. Access and correction requests**

Generally, you have a right to access the credit-related information we hold about you. Where we do not provide you with access, we will tell you why.

You also have the right to seek the correction of the credit-related information we hold about you. If we are satisfied that this information is inaccurate, out-of-date, incomplete, irrelevant or misleading, we will take such steps (if any) as are reasonable in the circumstances to correct the information. Where required, we will consult with relevant credit reporting bodies, or other credit providers, to assist in resolving your correction request. Where we do not comply with your correction request, we will tell you why.

Access and correction requests should be made by contacting us using the details at the end of this Policy.

## **10. Complaints**

Should you have a complaint relating to a failure by us to comply with our credit reporting obligations under the Privacy Act or the Code, please let us know so we can try to resolve the issue. You can make complaints by contacting us using the details at the end of this Policy.

If you make a complaint, we will:

- acknowledge your complaint in writing within 7 days of you making the complaint; and

- investigate the complaint.

If we consider that it is necessary to consult a credit reporting body or another credit provider about the complaint, we will do so.

After investigating your complaint, we will make a decision about the complaint and give you a written notice that:

- sets out the decision; and
- states that, if you are not satisfied with the decision, you may make a complaint to the Office of the Australian Information Commissioner ("OAIC"),

within 30 days commencing on the day on which your complaint is made or, a longer period if you agree in writing.

If you are not satisfied with the handling of your complaint, you may complain to the OAIC (see [Privacy complaints - Home \(oaic.gov.au\)](https://www.oaic.gov.au/privacy-complaints)).

## 11. Contacting us

If you have any questions, concerns or complaints in relation to your credit reporting information, our Privacy Officer can be contacted using the following details:

Tel 1800 676 961

Email: [legal@au.lactalis.com](mailto:legal@au.lactalis.com)

Post: Level 5, 35 Boundary Street, South Brisbane QLD 4101

## 12. Amendments to the Credit Reporting Policy

We may change this Credit Reporting Policy from time to time. If we do, we will post the updated Credit Reporting Policy on this website.