

## CREDIT INFORMATION POLICY

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**Your privacy is important to us. This information explains how we comply with Australian privacy requirements when we deal with your credit-related information. Please read this information carefully as it includes notifiable matters that must be disclosed to you.**

Thomas Warburton Pty Ltd (ABN/ACN 43 105 050 824) (referred to as "Thomas Warburton", "we" and "us") may collect personal information about you when you apply for commercial credit from us or where you offer to act as guarantor for a commercial credit application by a company or other entity. We may conduct a credit check on you before we agree to provide commercial credit or before we accept your guarantee.

This policy applies to our collection, use and disclosure of your credit-related information if you apply for credit for product purchases with us. Unless you give us your consent to do otherwise, we will only collect, use and disclose your credit-related information in accordance with this Credit Policy. Where we collect any personal information not related to the provision of credit for product purchases with us, we abide by our general Privacy Policy available [here](#).

Thomas Warburton abides by Part IIIA of the Privacy Act 1988 (Cth) ("**Privacy Act**"), the Privacy Regulation 2013 (Cth) and the Privacy (Credit Reporting) Code 2014 (together, the "**Credit Reporting Privacy Laws**"). You can obtain information about the Credit Reporting Privacy Laws and your privacy rights at the "Credit reporting" page of the website of the Office of the Australian Information Commissioner at <http://www.oaic.gov.au/privacy/privacy-act/credit-reporting>

### What information do we collect and hold?

If you apply for credit for product purchases from Thomas Warburton, we will collect your contact details and may collect information in relation to your business, assets and credit history for the purposes of considering your application. If you are guaranteeing the credit application of another person, Thomas Warburton may collect your contact details and may collect information in relation to your business, assets and liabilities and credit history for the purposes of considering whether to accept that guarantee.

Thomas Warburton does not currently use the services of a Credit Reporting Body and therefore we do not currently collect information defined in the Privacy Act, as "credit eligibility information" and "CP derived information".

Thomas Warburton does collect, hold and derive "credit information" (as defined in the Privacy Act).

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The kinds of “credit information” we collect from you and hold may include:

- Identification information, including your name, address, date of birth, gender and contact details (telephone numbers and email address);
- Details of your credit history with us (including any repayments that you have missed, late repayments that you have made and information about whether you have met your obligations to repay your credit or satisfy any guarantee);
- Information about any credit provided to you by other credit providers (including financial institutions, utilities or telecommunications providers);
- Details of any credit-related court proceedings that relate to you; and
- Details of any bankruptcy or insolvency applications that relate to you.

We may also collect credit information that relates to a commercial credit application by you, or a commercial credit application that you propose to guarantee, from a credit management company.

In this policy, we use the term “credit-related information” to refer to credit information as defined in the Privacy Act.

### **How do we collect and hold your credit-related information?**

We usually collect credit information in the following ways:

- Directly from you, either in person, in documents (such as application forms);
- From third parties including a credit management company, other credit providers or your representatives;
- From publicly available resources;
- From references provided with your application; and
- From our own records of how you purchase products from Thomas Warburton.

We hold credit-related information in hard copy and electronic files.

If your credit-related information is no longer needed, Thomas Warburton will take reasonable steps to destroy or permanently de-identify it.

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### What are the purposes for which we collect, hold, use and disclose your credit-related information?

We collect, hold, use and disclose your credit-related information for the purpose of providing you credit for product purchases with us. The purpose for which we collect, hold, use and disclose your credit-related information may include:

- To assess any application that you make to us for credit, (or which is made by your related entity, such as a company of which you are a director) or to guarantee the credit application of another;
- To administer and manage the products and services we provide to you, including to collect payments that are owed to us in relation to any credit that we have provided to you or your related entity;
- Where you have offered to guarantee credit, to assess whether to accept your guarantee and the risk of you being unable to meet your obligations;
- To disclose to a third party that you have asked to act as a guarantor of any credit provided to you or your related entity;
- To conduct appropriate checks for credit-worthiness, including disclosing credit information to third parties such as external credit management companies and other credit providers who may then provide to us credit information about you;
- To disclose credit information to other credit providers which provide or are considering providing credit to you or to your related entity;
- To deal with access requests, complaints or regulatory matters relating to credit or credit reporting;
- Any external administrators appointed to your company; and
- As required or authorised by law or otherwise as permitted under the Credit Reporting Privacy Laws.

If you choose not to provide us with some or all of the requested credit-related information, we may not be able to process your application for credit and/or provide you or your related entity with credit for the purposes of product purchases with us.

### To whom do we disclose credit-related information?

We will only disclose credit-related information for the purpose for which it was collected or in the following circumstances:

- To external credit management companies that manage our online account applications and the ongoing credit health check of our customers;

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- To other credit providers for credit-related purposes such as credit-worthiness, credit rating and credit provision;
- To a guarantor or proposed guarantor named in your credit application form;
- Where required or authorised by law or otherwise as permitted under the Credit Reporting Privacy Laws; and
- Where you consent or have authorised a third party to consent to the disclosure.

### Cross-border disclosure of credit-related information

Information provided to us may be held on a server operated by one of our related companies in the Würth Group in Germany. Your use of the Thomas Warburton website constitutes consent to the storage of your information by Thomas Warburton and its related bodies corporate and contractors providing hosting, other web site or database related services or other services (including accounting services).

### How secure and accurate is your credit-related information?

We will take reasonable steps to ensure that all credit-related information we hold is:

- Accurate, complete, up-to-date, relevant and not misleading;
- Stored in a secure environment; and
- Protected from misuse, interference and loss as well as unauthorised access, modification or disclosure.

If any of your details change, please let us know as soon as possible by using the contact details below so we can maintain the accuracy of your credit-related information.

### How can you access and correct your credit-related information?

You have a right to access any credit eligibility information that we hold about you. You also have a right to seek to correct the credit-related information that we hold about you.

We will comply with any request to access your credit eligibility information that you send us by email at [privacy@warburtons.com.au](mailto:privacy@warburtons.com.au) except where the Credit Reporting Privacy Laws allow us to refuse to do so. We do not impose any charge for a request for access but we may charge you a reasonable fee for our costs associated with providing you with access (including retrieval costs).

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You also have the right to ask us to correct any credit eligibility information that we may hold about you and any credit-related information about you that is inaccurate, incomplete, out-of-date, irrelevant or misleading. If we refuse to correct your credit eligibility information or your credit-related information as requested, we must within a reasonable period:

- notify you in writing that the correction has not been made and the reasons for not correcting the information; and
- inform you that if you are unsatisfied with our response to your request, you may access a recognised external dispute resolution scheme of which Thomas Warburton is a member or make a complaint to the Australian Privacy Commissioner.

### How can I contact Thomas Warburton?

You may wish to contact us to ask questions about how we deal with your credit-related information or any of your credit eligibility information. You may also complain about any failure by us to comply with the Credit Reporting Privacy Laws. You may do so by contacting our Privacy Compliance Officer as follows:

Mail: Privacy Compliance Officer c/o Customer Service Department  
Privacy Compliance Officer  
Thomas Warburton Pty Ltd  
P.O. Box 4318  
Dandenong South 3164

Phone: (03) 9574 3400

Email: [privacy@warburtons.com.au](mailto:privacy@warburtons.com.au)

For complaints about privacy, we will establish in consultation with you a reasonable process, including time frames, for seeking to resolve your complaint.

### Australian Privacy Commissioner

If you are not satisfied with the way in which we handle your enquiry or complaint, you can contact the Office of the Australian Information Commissioner on Tel: 1300 363 992 or email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au).

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## Changes to this Credit Information Policy

This is our current Credit Information Policy outlining our credit-related information management practices. This policy replaces any other Credit Information Policy published by us to date. We may vary this policy from time to time. We encourage you to review the Thomas Warburton website regularly to ensure that you are aware of our current Credit Information Policy.

Thomas Warburton reserves the right to modify, revise or supplement parts of this document as it sees fit.