

Privacy Collection Statement – personal credit related information

The Privacy Statement summarises Emerald Grain Pty Ltd (ACN 109 203 054) and its subsidiary companies (**Emerald, Us, Our** or **We**) policy for handling your personal credit information such as your personal information (name, date of birth and address) and information about your credit worthiness including repayment history and information about any court proceedings or personal insolvency (**PCI**).

1. Collection

Emerald collects your PCI in a number of ways but usually through direct communication with you:

- when you fill out a Credit Application Form, or an application to act as guarantor; and when you visit one of Our sites or offices;
- from third parties, including referees and accountants, who you have authorised to provide Us with information;
- from publicly available sources such as the Personal Property Securities Register; and
- from credit reporting bodies including Dun & Bradstreet specifically DBCC Pty Ltd (w: www.dnb.com.au | e: pac.austral@dnb.com.au | t: 1300 734 806) (**CRBs**).

2. Purpose of collection

Emerald collects your PCI for the purposes of:

- setting up an account and managing your accounts with Emerald;
- assessing an application for Credit;
- assessing an application to act as guarantor in relation to Credit;
- providing Credit;
- managing the provision of Credit and collection of repayments or enforcement of guarantees;
- assessing and dealing with what We reasonably believe to be a serious credit infringement; and
- assisting you to avoid defaulting on your obligations to repay a debt.

For these purposes, your credit information may be disclosed to third parties including CRBs, Our trade credit insurers, debt collection agencies and Our related bodies corporate in Japan and Singapore.

Any PCI that is disclosed to CRBs may be included, by the CRB, in reports provided to other credit providers to assist them to assess your credit worthiness. If in Our opinion you have committed a serious credit infringement We may disclose this to the CRB.

You can request that a CRB not use credit reporting information for the purposes of pre-screening of direct marketing by a credit provider and to request not to use or disclose credit reporting information about you, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

While you are not obligated to provide any PCI requested by Emerald, if you choose not to do so where We require this information, We may be unable to consider your Credit Application and provide products or services to you.

3. Access, update and complaint

To access or correct your PCI or make a complaint about a failure to comply with the Privacy Act or Credit Reporting Code please contact the Emerald Privacy Officer:

By telephone 03 9274 8888

By fax: 03 9274 8889

By email: jwhiting@emeraldgrain.com

By letter: Emerald Grain Pty Ltd Level 2, 600 Victoria St Richmond VIC 3121.

This Statement should be read in conjunction with Our Privacy Policy incorporating Our Credit Information Management Policy, which sets out Our general procedures and practices about access, the complaints process and how We deal with such a complaint, also the collection, use, disclosure, storage of personal information. The Privacy Policy is available at emeraldgrain.com/home/sitemap/privacy-policy/