

Credit Reporting Policy (Australia)

Effective date	March 2014
Policy owner	Group Finance & Legal

Purpose and aims

George Weston Foods Limited and its related companies (**GWF, we, us, our**) recognise the importance of your privacy and is committed to protecting personal information which we hold.

This Credit Reporting Policy (**Policy**) describes how we manage personal information obtained from credit reporting bodies (**CRBs**) and certain other consumer credit-related personal information described below (**credit information**). We handle credit information in the context of commercial credit rather than consumer credit arrangements. For example, information about consumer credit worthiness may be handled where Pacific Brands provides trade credit to sole traders, or individuals provide personal guarantees.

Collecting credit information about you

The kinds of credit information we collect may include:

- name, sex, date of birth, driver's licence number, employer and three most recent addresses;
- confirmation of previous information requests about the individual to CRBs made by other credit providers and credit insurers;
- details of previous credit applications, including the amount and type of credit and credit limit;
- details of current and previous credit arrangements, including credit providers, start/end dates and certain terms and conditions;
- permitted payment default information, including information about related payment arrangements and subsequent repayment;
- information about serious credit infringements (e.g. fraud);
- information about adverse court judgments and insolvency;
- publicly available information about an individual's credit worthiness;
- any credit score or credit risk assessment indicating a CRB's, credit provider's or our analysis of an individual's eligibility for consumer credit; and
- any other types of credit information about an individual permitted under the Privacy Act.

This may include information about an individual's arrangements with other credit providers as well as with us.

We collect credit information through various methods including our records of communications between us and you (including monitoring and recording of telephone, email and online communications for quality and record-keeping purposes). We may also collect credit information about you from third parties including related companies, CRBs, your agents or representatives, publicly available sources of information and the parties with whom we exchange information as described here.

Using & disclosing your credit information

We may, to the extent permitted by law, exchange your credit information with:

- CRBs, to assist them to maintain information about you to provide to credit providers and other permitted parties for purposes including credit assessments;
- other credit providers, credit insurers and debt buyers;
- providers of mail house, debt collection, legal advisory, accounting, business consulting, banking, payroll, surveillance, archiving, delivery, training, security, data processing and other services, including such parties based overseas;
- your guarantors, representatives including legal advisers, nominated trade referees and other persons authorised by you;
- parties involved in a purchase or prospective purchase of any part of our business.

We may use and disclose credit information collected from CRBs where permitted by law, including to assess a credit application made by you or an application to be a guarantor, manage credit, collect overdue payments, assign debts and create assessments and ratings of your credit worthiness.

We may also use and disclose your credit information where permitted by law to help us provide or tell you about products or services which may be of interest to you; for internal administration and operations; conduct market or customer satisfaction research; verify information; protect our lawful interests and the rights of third parties; review credit arrangements on a periodic basis or in connection with changes (e.g. credit limit) as though assessing a new application; collect debts; maintain and update records; manage our relationship with you; and facilitate any acquisition or potential acquisition of any part of GWF's business;

When we no longer require credit information for any of the purposes for which it was collected we will, subject to any on-going legal requirements to retain it, take reasonable steps to destroy or de-identify it.

The use, collection and disclosure of your information described above may involve us disclosing your credit information to third parties in countries including Australia, New Zealand, United Kingdom, Netherlands, Finland, Germany, Belgium, Poland, Austria, France, Italy, Turkey, Portugal, Spain, United States, Mexico, Canada, China, India, Pakistan, Sri Lanka, Thailand, Vietnam, Indonesia, Malaysia, Singapore, South Africa, Tanzania, Malawi, Zambia, Mozambique, Swaziland, Columbia, Ecuador, Peru, Uruguay, Brazil, Chile and Argentina. Where we disclose credit information to other countries, we are often subject to cross-border disclosure privacy requirements which are designed to protect your privacy in these situations.

Protecting your credit information

We have obligations to take reasonable steps to protect credit information from misuse, interference and loss and from unauthorised access, modification and disclosure, irrespective of whether we hold the information physically, electronically or with the assistance of our service providers. These steps include confidentiality obligations on our staff and use of security measures for access to our computer systems.

Access to your credit information

You can request access to credit information that we hold about you. We will deal with all requests for access as quickly as practicable. Requests for a large amount of information, or information which is not currently in use may require further time before a response can be given. You may be required to pay a reasonable charge to access your credit information.

If you request us to do so we will amend any credit information about you held by us which is inaccurate, incomplete or out of date. If we disagree with you about the accuracy, completeness or currency of a record of your personal information held by us, and if you ask us to record your request, we will take reasonable steps to associate a statement to that effect with the relevant record.

Credit reporting bodies

You have the right to request CRBs not to:

- use your credit information to determine your eligibility to receive direct marketing from credit providers; and
- use or disclose your credit information, if you have been or are likely to be a victim of fraud.

The CRBs we use may include:

- Veda, PO Box 964 North Sydney 2059, www.mycreditfile.com.au, 1300 762 207
- Dun & Bradstreet, Level 7, 479 St. Kilda Road Melbourne 3004, www.dnb.com.au, pacaustral@dnb.com.au, 1300 734 806

Changes to our Credit Reporting Policy

From time to time it may be necessary for us to change this Policy. We will notify any changes by posting an amended version on our website.

Who to contact

If we become aware of any concerns or problems with credit information held by us, we will take these issues seriously and work to address them. If you would like to access credit information that we hold about you, or have a question or complaint, please contact us at

GWF Consumer Information Centre (CIC)

PO Box 587

North Ryde BC NSW 1670

Phone: 1800 645 515

Email: consumer@gwf.com.au

In the case of complaints, GWF will endeavour to respond as soon as possible, within 7 days, to let you know who is responsible for managing your query. GWF will try to resolve the complaint within 30 working days. When this is not possible GWF will contact you to provide an estimate of how long it will take to handle the complaint.