Credit Reporting Policy

External Use Only		
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General

The Queensland Chamber of Fruit and Vegetable Industries Cooperative Limited (Reg No 146274124) trading as Brismark and its related bodies corporate (Brismark) is committed to protecting the privacy of individuals and their personal information and complies with the Privacy Act (Privacy Act), including the Australian Privacy Principles (APPs), Part IIIA of the Privacy Act, Privacy Regulation 2013 and the Privacy (Credit Reporting) Privacy Code 2014(CR Code).

The Privacy Act and the CR Code contain provisions regarding the use and disclosure of credit information, which applies in relation to the provision of both consumer credit and commercial credit (as defined by the Privacy Act).

This Credit Reporting Policy forms part of, should be read in conjunction with, Brismark's Privacy Policy (CH02-001).

1. What is Credit Information

1.1 Credit information is information that is taken into consideration when you apply for or use credit that has been provided to you (whether in relation to credit offered by Brismark (or any Brismark credit service billing) entity or by any third party). Credit information also includes information derived from receiving credit reports about you (defined as CP derived information under the Privacy Act) and credit eligibility information (as defined under the Privacy Act).

1.2 We require credit information from you, or we hold credit information about you, when you apply for a Brismark credit service payment facility with Brismark or when you agree to act as guarantor.

1.3 Without limitation to the foregoing paragraphs, when you or where you agree to be a guarantor or when you apply for a credit facility (of any description) with Brismark in relation to any purchase or request for related services from:

a. Brismark; or

b. any credit service billing entity who operates at the Brisbane Markets,

we may need to carry out credit reference checks in relation to you and/or your company. One of our checks will include, but is not limited to, obtaining a credit report about you.

1.4 To the extent necessary, you give your express voluntary consent to Brismark obtaining credit reports about you from credit reporting bodies.

2. What kinds of Credit Information do we collect about you?

2.1 In general we will require information from you in relation to your identification, such as your name, address, and date of birth.

2.2 We may also collect the following types of information, without limitation:

a. details of the credit that you have applied for (and, if applicable that is provided to you);

b. details pertaining to your financial position, including any bank account details, personal assets, investments, and liabilities (including but not limited to any vehicles, land, properties);

c. shareholdings of any companies;
d. if applicable any bankruptcy (or similar) relating to you;
e. information relating to your good character and reputation;
f. if applicable:
    1. any directorships, or other positions acting as an officer, of any companies;
    2. the duration of time you have operated your business, including the duration of time you have traded with the Brisbane Markets;
    3. previous industry experience; and
    4. the estimated weekly billing amount in respect of the purchase of fruit and vegetables;
g. if applicable, information relating to any companies you may own or have owned, be associated, or involved with or have a previous association with, including but not limited to:
    1. assets and liabilities (such as vehicles, land, properties);
    2. any insolvency or administration, or similar, of any company relating to you; and
    3. any other financial details requested by Brismark in relation to any of the aforementioned companies; and
h. any other credit information considered relevant by Brismark.

2.3 As much as possible or unless provided otherwise under this credit reporting policy, we will collect your information directly from you. If we collect details about you from someone else, we will, whenever reasonably possible, make you aware that we have done this and why, unless:

a. such information is in relation to credit information received from third parties, such as credit reporting bodies;
b. such information is received from any credit referee, guarantor, trade referee or personal referee you have listed on any application form with Brismark;
c. we have collected this information from publicly available sources (including but not limited to any court proceeding information, personal insolvency information and credit related publicly available information); or
d. as otherwise required or authorised by law.

2.4 To the extent necessary, you **expressly consent** to Brismark obtaining credit information about you from the types of organisations and individuals listed in paragraph 2.3.

3. The Purpose for collection and using your credit Information

3.1 We will only use or disclose your credit information for the primary purposes for which it was collected or as consented to and as otherwise set out below.

3.2 You consent to us using and disclosing your personal information collected in accordance with paragraph 2, to facilitate a purpose in connection with:

a. if required, the verification of your identity;
b. if applicable, the verification of your date of birth;
c. the provision of Brismark's services to you, which shall include but is not limited to:

1. contacting you to discuss the provision of our (or our related entities or Brisbane Markets Limited) services to you;
2. the processing of your application for membership of Brismark;
3. if applicable the processing of any credit service application, buying brand application, primary billing facility application, payment facility application, or similar forms, and the renewal of any of the foregoing, to carry out buyer/biller activities at the Brisbane Markets, which shall include but is not limited to obtaining details, or the confirmation of those details set out in paragraph 2;
4. obtaining reference checks from third parties, which shall include but not be limited to financial credit checks and other checks as referred to in paragraph 3.2(c)(8), personal references, trade references, the average amounts spent with those parties from whom the references are obtained and whether, as an applicant, you complied with their credit terms;
5. collecting any amounts you may owe any Brismark credit service billing entity in relation to any credit and dealing with serious credit infringements;
6. if applicable, the processing of any deed of guarantee & indemnity or other type of guarantee in relation to any type of credit application or any other instance where you have agreed to act as a guarantor;
7. if applicable, the processing of your application for a fuel card and/or telecommunication products and services;
8. the administration and management of our products and services, including charging, billing, credit card authorisation and verification, checks for financial standing, creditworthiness (including but not limited to undertaking an assessment for credit loss and obtaining credit references, if applicable), fraud and collecting debts;
9. assisting you to avoid defaults;
10. any complaints or disputes in relation to any credit facility offered to you; and
11. using the information for our own internal assessment of your credit worthiness (as instructed by Brismark and Brismark's credit service committee);

d. to facilitate the administration and management of Brismark, including but not limited to:
   1. the use of your credit information collected in accordance with this paragraph 3 in the administration and management of Brismark, which shall include but is not limited to the Brismark credit service committee (and any considerations and determinations made by the aforesaid committee);
   2. any auditing or governance requirements of Brismark;
   3. managing the credit that we may provide you on behalf of a Brismark credit service billing entity;
   4. managing our risks and help identify and investigate illegal activity, such as fraud;

e. to provide customer service functions, including handling customer enquiries and complaints (which shall include, but is not limited to, any complaints in relation to non-payment of any account with Brismark or a Brismark credit service billing entity);

f. to offer you updates, or other content or products and services that may be of interest to you;
g. our compliance with applicable laws; and
h. any other matters reasonably necessary to continue to provide our products and services to you.

4. Disclosure of Credit Information

4.1 To the extent necessary, you expressly consent to Brismark disclosing your credit information, including any information derived from your credit information to the following types of organisations outside of Brismark. Examples of organisations and/or parties that your credit information may be provided to include:

a. offshore service providers, if any;
b. related entities and subsidiaries of Brismark;
c. Brismark credit service billing entities, which will include primary wholesalers that operate at the Brisbane Markets;
d. third parties, such as the Australian Taxation Office, external debt recovery agents or the appropriate court (depending on the value of the debt);
e. third parties, where we believe on reasonable grounds that you have committed a serious credit infringement;
f. guarantors, if any;
g. if applicable, credit references and trade references (to the extent we have received a signed authority, or they have been nominated by you on any application form with Brismark);
h. if applicable, credit reporting bodies, such as Equifax and CreditorWatch (see paragraph 4.4 for further information) and credit providers;
i. our contractors and agents, including but not limited to Brismark's auditors and any companies who assist us in providing our products and services to you.

4.2 Your personal information and credit information is disclosed to these organisations and/or parties only in relation to the services we provide to you or for a purpose permitted by this Credit Reporting Policy and Brismark's Privacy Policy.

4.3 We may also use or disclose your personal information and in doing so we are not required to seek your additional consent:

a. when it is disclosed or used for a purpose related to the primary purposes of collection detailed above and you would reasonably expect your personal information to be used or disclosed for such a purpose;
b. if we reasonably believe that the use or disclosure is necessary to lessen or prevent a serious or imminent threat to an individual's life, health or safety or to lessen or prevent a threat to public health or safety;
c. if we have reason to suspect that unlawful activity has been, or is being, engaged in; or
d. if it is required or authorised by law.

4.4 Brismark obtains credit reports from Equifax Pty Ltd and CreditorWatch Pty Ltd and they can be contacted at:

Equifax:

Phone: 138 332

Website: www.equifax.com.au

Email: subscriberassist.au@equifax.com

Address: PO Box 964, North Sydney NSW 2059

CreditorWatch

Phone: 1300 50 13 12

Website: www.creditorwatch.com.au

Email: accounts@creditorwatch.com.au

Address: GPO Box 276, Sydney NSW 2001

4.5 Currently, we do not provide any credit information to any credit reporting body, including Equifax and CreditorWatch, other than where we are required to do so, and the following applies:

a. the information does not relate to an act, omission, matter, or thing that occurred or existed before an individual turned 18;

b. if the information relates to consumer credit or commercial credit applied for or provided in Australia;

c. the information is repayment history about the individual; and

d. the information is default information about the individual.

4.6 In the event we propose to use or disclose such personal information other than for reasons set out in this Credit Reporting Policy or as otherwise provided by Brismark's Privacy Policy, we will first seek your consent prior to such disclosure or use.

5. How do we store Credit Information?

We will store any credit information you provide to us, or which we obtain about you, with any other personal information we may hold about you, which shall include but is not limited to the use of paper files, electronic files, and Credit Service databases.

6. Overseas Disclosure

6.1 We do not generally disclose credit information overseas unless you are conducting business overseas or unless one of the types of organisations listed in paragraph 4.1 is based overseas.

6.2 As indicated in our Privacy Policy, we do utilise overseas service providers in relation to personal information (excluding credit information). Please see our Privacy Policy for further details.

7. Access to and Correction of your Personal Information

7.1 You are entitled to have access to your credit information relating to you which we possess, except in some exceptional circumstances provided by law. You are also entitled to edit and correct such information if the information is inaccurate, out of date, incomplete, irrelevant or misleading.

7.2 If you would like to access or correct any records of personal information we have about you, you are able to access and update that information by contacting us via the details set out at in the next section.

7.3 We will need to verify your identity before giving you access to your credit information. We will respond to a request for access within a reasonable period. In relation to credit eligibility information, we will usually provide the information requested within a period of 30 days unless unusual circumstances apply. If we are unable to agree to your request for access, we will advise you of this in writing.

8. Resolving Privacy Complaints

8.1 We have put in place an effective mechanism and procedure to resolve privacy complaints. We will ensure that all complaints are dealt with in a reasonably appropriate timeframe so that any decision (if any decision is required to be made) is made expeditiously and in a manner that does not compromise the integrity or quality of any such decision.

8.2 If you have any concerns or complaints about the manner in which we have collected, used, or disclosed and stored your personal information, please contact us by:

- Telephone: (07) 3915 4222
- Email: privacyofficer@brismark.com.au
- Post: PO Box 70 Brisbane Markets Qld 4160

8.3 Please mark your correspondence to the attention of the Privacy Officer.

8.4 In order to resolve a complaint, we:

a. will liaise with you to identify and define the nature and cause of the complaint;
b. may request that you provide the details of the complaint in writing;
c. will keep you informed of the likely time within which we will respond to your complaint; and
d. will inform you of the legislative basis (if any) of our decision in resolving such complaint.

8.5 We will keep a record of the complaint and any action taken in a Register of Complaints.

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