PRIVACY POLICY STATEMENT

Manassen Foods Australia Pty Ltd is bound by the Privacy Act 1988 (Cth) (the Act) and is committed to customer service, including protecting your privacy. This privacy statement is provided to make you aware of how we collect, use, manage and protect your personal information and other information in accordance with the Act and the Australian Privacy Principles.

We collect, hold and use, information related to your commercial and consumer creditworthiness from the following credit reporting bodies for all purposes permitted by law:

1. **Dun & Bradstreet (Australia) Pty Ltd**
   Website: www.dnb.com.au
   Email: PACaustral@dnb.com.au.
   Public Access Centre telephone: 1300 734 806
   Privacy Policy Client Services: 13 23 33B'

2. **Veda**
   Website: www.veda.com.au/contact
   Mail: PO Box 964 North Sydney NSW 2059
   Telephone: 1300 921 621
   Facsimile: (02) 9278 7333

3. **Creditor Watch**
   Website: www.creditorwatch.com.au
   Mail: The Privacy Officer, Creditor Watch Limited, GPO Box 276, Sydney NSW 2001
   Telephone: 02 8188 2025

We also disclose information to the above credit reporting bodies.

How we collect personal information
Personal information is gathered in many ways including, but not limited to:
- Directly from you e.g. when you complete a Commercial Credit Application Form;
- From the public domain; and
- From third parties such as our related companies, your own representatives (lawyers, accountants etc.) and credit reporting bodies.

If you choose not to provide personal information, we may not be able to provide you with credit account facilities or accept an individual as a guarantor in respect of the credit application.

Information we collect and hold
Personal information gathered by us may include your:
- Name;
- Date of birth;
- Phone/mobile number;
- Addresses (current and previous);
- Driver's licence number;
- Credit card and bank account details;
- E-mail address; and
- Bank account and Credit card details

How we hold your information
We may store your information in hard copy or electronic format. We take reasonable steps to maintain the security of your information and to protect it from unauthorised disclosures.

How we use your information
We may use your information for a range of different purposes, including:
- To verify your identity;
- To assess an application by you for credit;
- To assess whether to accept an individual as a guarantor of your credit facility;
- To conduct appropriate checks for credit-worthiness and for fraud;
- The fact that you have applied for credit and the amount;
- To exchange information with credit reporting bodies as to the status of this credit facility, both in respect of positive information (like payment information) and negative information (like defaults)
- To exchange information with other credit providers as to the status of this credit facility where you are in default with other credit providers;
- To assist you with enquiries or purchases;
- To provide products and services to you;
- To provide you with information about those products and services;
- To provide you with better customer service;
- To charge and bill you for products and services; and
- To collect any amounts that you may owe us.

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How we disclose your personal information
We may give a credit reporting bodies' personal information about your credit application. The information which may be given to a credit reporting body includes:

- Your identity particulars;
- The fact that you have applied for credit and the amount;
- The fact that you have applied to be a guarantor for the credit facility;
- The fact that we are a current credit provider to you;
- Payments which become overdue more than 60 days and for which collection has commenced;
- Advice that payments are no longer overdue;
- That credit provided to you by us has been paid or otherwise discharged; and
- In specified circumstances that, in our opinion, you have committed a serious credit infringement.

We currently do not disclose your personal information to international recipients.

How you can review your personal information
You have a right to access your personal information, subject to some exceptions allowed by law. You can make a request to review and/or correct your personal information or ask us to stop using it by notification in writing. We may take steps to verify your identity before providing you access to your personal information; however, you can help us to maintain the accuracy of your information by notifying us of any change to your mailing address, phone number, or e-mail address.

How you can lodge a complaint
If you think that we have not complied with the Privacy Act 1988 (Cth) you can make a complaint by Contacting the National Privacy Commissioner.

Telephone: 1300 363 992. If calling from outside Australia call: + 61 2 9284 9749
Email: enquiries@oaic.gov.au
Facsimile: 02 9284 9666
Post: Sydney Office: GPO Box 5218 Sydney NSW 2001
Canberra Office: GPO Box 2999 Canberra ACT 2601
https://forms.business.gov.au/aba/oaic/privacy-complaint

We will acknowledge your complaint in writing within 7 days and we will aim to investigate and resolve your complaint within 30 days of receiving it.

Enforcement of this privacy statement
If you have questions regarding this privacy statement or our handling of your personal information, please contact the Privacy Officer via email: privacyofficer@manassen.com.au
Or in writing to: Privacy Officer : P.O. Box 88
Horsley Park NSW 2175
Phone: 02 9421 3100

Changes to this privacy statement
We may occasionally update this privacy statement. If we do, the updated version will be posted on our website (www.manassen.com.au) together with the updated date and it will apply to all of your information held by us at the time.