

SUEZ CREDIT REPORTING POLICY

SUEZ Credit Reporting Policy

For the purposes of the Privacy Act 1988, SITA Australia Pty Ltd and its related bodies corporate (**SUEZ, SITA, we, us, our**) are credit providers.

This document is our credit reporting policy and it tells you how we collect and manage your personal credit-related information (**credit information**).

What credit information do we collect and hold?

Credit information that we collect and hold is limited to the following:-

- 1) Your name, address and date of birth.
- 2) The fact that we provide goods and services on credit terms to your organisation.
- 3) The facts that:
 - 4) your organisation has applied for commercial credit; or
 - 5) you are a guarantor in respect of that credit application; and
 - 6) we have accessed your credit report to assess that credit application.
- 7) Certain publicly available information that relates to your activities in Australia, and your creditworthiness.
- 8) Information that, in our opinion, you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations).
- 9) Assessments, evaluations, scores, ratings, summaries and other information relating to your credit worthiness which is derived by a credit reporting body or us, wholly or partly based on the above.

- 10) Administrative information relating to credit provided by us, including account and customer number.

Why do we collect, hold, use and disclose your credit information?

We collect, hold, use and disclose your credit information as reasonably necessary for our business purposes and as permitted by law, including:

- 1) to assess whether we will provide credit;
- 2) to derive assessments, evaluations, scores, ratings, summaries relating to your credit worthiness that we use in our decision-making processes;
- 3) for account review and management;
- 4) to participate in the credit reporting system;
- 5) to undertake debt recovery and enforcement activities; and/or
- 6) to deal with serious credit infringements

How do we collect your credit information?

We collect your credit information through:

- 1) your dealings with us, such as, for example, credit applications and your entry into service agreements with us; and
- 2) information which we received from third parties, such as credit reporting bodies.

How do we hold your credit information?

We hold your credit information in hard-copy form and electronically on our systems, as well as those of our service providers. We take the same safeguards in managing your credit information as we do with all other personal information about you according to our Privacy Policy at <http://www.SUEZ.com.au/>

To whom may we disclose credit information?

A. To a credit reporting body:

We may give your credit information to Dun & Bradstreet (Australia) Pty Ltd A.C.N. 006 399 677 (**credit reporting body**):

- 1) to obtain a credit report about you;
- 2) to use the information in carrying on its credit reporting business, including to create or maintain a credit reporting information file about you;
- 3) the credit reporting body may include such information in reports provided to us or other to assist them to assess your credit worthiness; and/or
- 4) if you fail to meet your payment obligations in relation to a credit contract or commit a serious credit infringement, we may be entitled to disclose this to the credit reporting body.

You have a right to request the credit reporting body not to:

- 1) use such information for the purpose of pre-screening for direct marketing by us; and
- 2) use or disclose such information if you believe on reasonable grounds that you are, or are likely to be, a victim of fraud.

You may obtain a copy of the credit reporting body's credit reporting policy by visiting its website or contacting it as follows:

General Enquiries: 13 23 33

Address: Level 21, 201 Elizabeth Street, Sydney NSW 2000

Mail: PO BOX 7083, Sydney NSW 2001

Website: <http://www.dnb.com.au/>

Email: clientservices@dnb.com.au

B. To an overseas recipient:-

We contract with service providers to perform certain functions on our behalf, including account management but their access is limited only to information needed for them to perform their functions. Such service providers are located New Zealand.

How can you access your credit information?

You have special rights to access your credit information held by us. You can contact us on the contact details below to make an access request. We will provide you with access to the extent it is legal to do so within 30 days. If we require longer time, we will let you know.

If we refuse your request, we will provide you with a notice explaining our decision. There is no charge for making a request for access to your credit information.

How can you correct your credit information?

If you believe that any credit information about you that we hold is incorrect, you have a right to request us to correct that information. You can contact us on the contact details below to

make a correction request. We will try to resolve your request to the extent it is legal to do so within 30 days. If we require longer time, we will let you know.

If we do not agree with your correction request, we will provide you with a notice explaining our decision and how you can complain about our decision. There is no charge for making a correction request or for the correction of your credit information.

What is the process for complaining about a breach of privacy?

If you believe that we may not have complied with our obligations under the Privacy Act 1988, you can contact us on the contact details below. You will receive an acknowledgement of your complaint within 7 days.

Contacting us

If you have any questions about our credit reporting policy or any concerns or a complaint regarding how we handle your credit information, please contact our Privacy Officer at:

Privacy Officer: SITA Australia Pty Ltd

Post: Level 3, 3 Rider Boulevard, Rhodes, NSW 2138

Tel: (02) 8754 0000

Email: privacy@suez-env.com.au