

PRIVACY AND CREDIT INFORMATION POLICY

Our privacy policy

Leam Trading Pty Ltd ABN 56 925 295 919 TA Fabre Australia and its related bodies corporate (**we, our or us**) are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth) (**Act**), the Australian Privacy Principles (**APP**) and the *Privacy (Credit Reporting) Code 2014* (**CR Code**).

This policy details how we collect, disclose and handle your personal and credit information. By providing us with personal and credit information, you agree to the terms of this policy.

Personal information

Personal information is defined under the Act as information or an opinion about an identified individual or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether recorded in a material form or not.

For the purpose of this policy, personal information may include, but is not limited to the following:

- name, address and contact details;
- previous addresses;
- business information;
- position;
- current and last known employer;
- information in identification documents (e.g. driver's licence);
- date of birth and gender;
- bank account details;
- financial information;
- feedback and responses to surveys and/or promotions;
- changes to content or preferences; and
- information provided on our website or during communication with us.

Credit information

We may collect, hold, use and disclose credit information and credit eligibility information about you in order to offer you with credit in connection with the sale of goods and services. You consent to such collection, holding, use and disclosure of your credit information in accordance with the terms of this policy.

If you apply for commercial credit or provide a guarantee for commercial credit, the kinds of credit information and credit eligibility information that we may collect and hold include information used to identify you, your creditworthiness and any other related information necessary or incidental to the goods and services we provide or propose to provide to you. This may include:

- identification information;
- consumer credit liability information;
- repayment history information;
- a statement that an information request has been made;
- the type of consumer credit or commercial credit and the amount sought;
- default information;
- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information in relation to your creditworthiness; or
- serious credit infringement information.

- The above information will be referred to as credit information in this policy.
- **Collecting, holding and using information**
- Personal and credit information may be collected from you directly whenever it is reasonable and practical to do so. There are a number of ways that we may collect personal and credit information, including:
 - by email or telephone;
 - in person;
 - in writing;
 - when you visit our website;
 - when you submit an application, quote, purchase order or request; or
 - in the course of supplying goods or services to you.
- We may collect personal and credit information directly from you, a third party or credit reporting bodies (CRB). If you provide us with personal or credit information about another person, you must only do so with their consent and warrant that the other person is aware of this policy.
- We collect, hold and use personal information so that we can:
 - identify you and conduct necessary checks;
 - assess applications;
 - sell and deliver our goods or services to you;
 - issue, manage and administer goods or services provided to you;
 - improve our goods or services;
 - send marketing material to you;
 - deal with complaints;
 - keep a customer record; and
 - comply with our legal obligations.
- We collect, hold and use credit information so that we can:
 - assess your creditworthiness;
 - assess applications for credit or whether to accept you as a guarantor;
 - assist you to avoid defaulting on your credit obligations;
 - notify other credit providers or a credit reporting body of a default by you;
 - comply with regulatory or legal requirements;
 - enable a third party such as an insurer to assess the risk of providing insurance;
 - assess whether to register a security interest; or
 - assess whether to vary a credit we provide to you.
- If you do not provide us with your personal or credit information we may not be able to provide you with credit or our goods or services. It may also affect your use of the website.
- **Disclosure**
- We may disclose your personal and credit information to our employees, officers, related bodies corporate and third parties as far as reasonably necessary for the purposes set out above. The third parties to whom we may disclose your personal and credit information include:
 - the manufacturers, suppliers, and contractors used by us;
 - insurers, assessors, and underwriters;
 - professional advisors and consultants (such as lawyers, accountants, and auditors);
 - debt collectors;
 - potential business purchasers under confidentiality agreement;
 - your guarantors and security providers;

- credit reporting bodies, credit providers and other information providers;
- government and regulatory authorities (as required by law);
- website hosts;
- organisations that assist us in research and development; and
- third party service providers to whom we outsource some of our functions.

- We may also disclose your personal or credit information to a third party where authorised by you or permitted/required to do so by law.

- **Website**

- Our website is hosted in Australia.

- When you visit our website we may collect certain information such as browser type, operating system, website visited immediately before coming to our site, etc. This information is used in an aggregated manner to analyse how people use our site, such that we can improve our service.

- We may also use 'cookies'. A cookie is a small file our website places on your computer so that it can remember your preferences and improves your experience of our website. You can block placement of cookies in your browser settings. You can also clear cookies from your browser. If you do this, some parts of our website might not work as well.

- When you browse our website, our server collects and holds your server address, the pages you access and how long you stayed on a page, the date and time you visited, the previous site you visited, your geographical location when you visited the site, the type of browser and operating system you used and the type of device you used to access the website and its brand.

- **Disclosure to overseas recipients**

- We do not disclose your personal or credit information to overseas recipients.

- **Keeping your information secure**

- We are committed to ensuring that your personal and credit information is secure – both in electronic and hard copy forms.

- Most of your personal and credit information is securely and safely stored in our electronic database. Hard copies are kept securely. Our employees are required to comply with confidentiality obligations and this policy.

- Where we disclose personal and credit information to third parties as mentioned above, we will request that the third party comply with this policy.

- Finally, we take reasonable steps to destroy or permanently de-identify personal and credit information in a secure manner when it is no longer required.

- **Changes to this policy**

- Please be aware that we may amend, vary, modify this policy at any time in our sole discretion and all changes will be effective immediately upon our posting an updated version on our website.

- **How we deal with requests and complaints**

- You can access and correct personal and credit information we hold about you in certain circumstances. You can also contact us if you have any questions about how we handle your personal and credit information, or if you wish to make a complaint.

- To protect your privacy and the privacy of others, you will need to provide evidence of your identity before we grant you access to information.

- You can contact us by email or write to us at the postal address below. We undertake to get back to you within 30 days.

- **Contact us**

- Attn: The Privacy Officer
- Business Name: Leam Trading Pty Ltd TA Fabre Australia
- Address: 4 Frazer Street, Lakemba NSW 2195
- Email: info@fabre.com.au
- Phone: (02) 9758 1966
- Website: <http://fabre.com.au/>

- **More information**

- More information about the Act, APP and CR Code is available from the Office of the Australian Information Commissioner at <http://www.oaic.gov.au>.

- This policy can be downloaded **here** (include a link to pdf).