



**Privacy and Credit Reporting Policy**

This is the privacy and credit reporting policy of Geelong Galvanizing Pty Ltd ACN 050 275 388 ABN 26 050 275 388 (“we, us, our”).

We value your privacy and are committed to ensuring that we collect, use, hold and disclose your personal information in accordance with the Privacy Act 1988 (Cth), the Privacy (Credit Reporting) Code 2014 and the Australian Privacy Principles.

This privacy and credit reporting policy may be updated from time to time by us as our business changes and if laws or regulations change.

Our most recent policy will be available on our website ([www.geelonggal.com.au](http://www.geelonggal.com.au)).

<p><b>What kinds of personal information do we collect?</b></p>	<p>In the course of providing our services, we may collect the following kinds of personal information:</p> <ul style="list-style-type: none"> <li>- Your full name and/or former name.</li> <li>- Date of birth.</li> <li>- Gender.</li> <li>- Marital status.</li> <li>- Residential address or previous two residential addresses</li> <li>- The name of your employer or last known employer.</li> <li>- Driver’s Licence number or other identification information.</li> <li>- Email address</li> <li>- Information about any real property owned by you.</li> <li>- Information made available to us by you via our social media account services (Facebook, Youtube, Google+, twitter, linkedin and any similar service).</li> <li>- Information about your credit or trading history.</li> <li>- Your transaction and repayment history with us.</li> </ul>
<p><b>How do we collect your personal information?</b></p>	<p>We collect your personal information directly and indirectly.</p> <p>We may collect personal information from you directly if you:</p> <ul style="list-style-type: none"> <li>- Contact us via the website.</li> <li>- Fill out an account application or contact</li> </ul>

	<p>inquiry form.</p> <ul style="list-style-type: none"> <li>- Comment or interact with us on our social media accounts.</li> <li>- Purchase our products or services.</li> <li>- Provide feedback in relation to our products and services.</li> </ul> <p>We may collect information about you from a third party where necessary to provide you with products and services or to assess any application for credit with us or from referrals.</p>
<p><b>How do we use personal information collected?</b></p>	<p>We collect the personal information to:</p> <ul style="list-style-type: none"> <li>- Provide you with products and services.</li> <li>- Improve our business operations, products and services.</li> <li>- Send you marketing or advertising material about our products and services.</li> <li>- Confirm your identity</li> <li>- Comply with laws and regulations</li> <li>- Any other purpose permitted or required by law</li> <li>-</li> </ul>
<p><b>How do we disclose your personal information?</b></p>	<p>We do not sell your personal information to third parties.</p> <p>We may disclose your personal information to the following persons:</p> <ul style="list-style-type: none"> <li>- Sub-contractors or other service providers for delivery or installation of the products and provision of services.</li> <li>- Service providers that facilitate our marketing and advertising campaigns and host our servers.</li> <li>- Billing providers to facilitate collection of payment from you.</li> <li>- Our professional advisers (e.g. lawyers, accountants, financiers) in connection with receiving advice from them.</li> <li>- A debt collection agency in connection with recovery any debts owed to us by you.</li> <li>- Any related body corporate of us in connection with the supply of our products and services and operation of our business.</li> </ul>

	<p>We may also disclose your information where required or permitted by law to do so or to comply with a request from a government or regulatory agency.</p> <p>We do not disclose your personal information overseas.</p>
<b>How do we hold your personal information?</b>	<p>We keep the personal information you provide to us:</p> <ul style="list-style-type: none"> <li>- If it is in hardcopy form, in secure buildings with secure systems and processes.</li> <li>- If it is in electronic form, in secure systems protected by passwords, virus protection software and firewalls.</li> </ul>
<b>Anonymity</b>	<p>You may deal with us by using a pseudonym, or by remaining anonymous.</p> <p>However, if you use a pseudonym or remain anonymous, we may not be able to provide you our products and services or handle your enquiries or complaints to the fullest extent.</p> <p>We may also be required by law to identify you when we supply you with products and services.</p>
<b>How do you access, update and correct your personal information?</b>	<p>If you would like to access, update and correct any personal information held by us about you, please contact:</p> <p><b>Privacy Officer</b>  <a href="mailto:j.borg@geelonggal.com.au">j.borg@geelonggal.com.au</a>  03 5275 7555  360 Bacchus Marsh Road  Geelong, Victoria, 3214</p>
<b>What happens if you have a complaint about the way we have handled your personal information?</b>	<p>If you have a complaint about the way we have handled your personal information, please contact us in writing by post or email with full details of the circumstances giving rise to the complaint.</p> <p><b>Privacy Officer</b>  <a href="mailto:j.borg@geelonggal.com.au">j.borg@geelonggal.com.au</a>  03 5275 7555</p>

	<p>360 Bacchus Marsh Road Geelong, Victoria, 3214</p> <p>We will endeavour to resolve your complaint within 30 days of you contacting us in writing.</p> <p>If you consider that we have not adequately resolved your concerns within that time, you may contact the Office of the Australian Information Commissioner (<a href="http://www.oaic.gov.au">www.oaic.gov.au</a>).</p> <p>Phone: 1300 693 992 Email: <a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a> Post: GPO Box 5218 Sydney, NSW, 2001</p>
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### Credit Reporting Policy

This credit reporting policy relates to our management of credit information and credit eligibility information (collectively, **credit-related personal information**) held by us in relation to you.

We are bound by the Credit Reporting Privacy Code contained in the Privacy (Credit Reporting) Code 2014 in respect of the credit-related personal information held by us about you.

<p><b>What kinds of credit-related personal information do we collect?</b></p>	<p>The kinds of credit-related information we may collect about you include:</p> <ul style="list-style-type: none"> <li>- Your full name and/or former name.</li> <li>- Date of birth.</li> <li>- Gender.</li> <li>- Marital status.</li> <li>- Residential address or previous two residential addresses</li> <li>- The name of your employer or last known employer.</li> <li>- Driver's Licence number or other identification information.</li> <li>- Email address</li> <li>- Information from a credit reporting body or trade referees, including: <ul style="list-style-type: none"> <li>o The number of credit enquiries made about you in connection with application for commercial credit or in relation to a credit guarantee.</li> <li>o The amount and type of commercial credit sought by you from other credit providers</li> <li>o Any credit defaults made against you.</li> <li>o Whether you have committed a</li> </ul> </li> </ul>
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	<p>serious credit infringement.</p> <ul style="list-style-type: none"> <li>- Information from any publicly available source about you, including about: <ul style="list-style-type: none"> <li>o Whether you have been listed on the National Personal Insolvency Index.</li> <li>o Any court proceedings against you.</li> <li>o Any other publicly available information about your credit worthiness.</li> </ul> </li> </ul>
<p><b>How do we collect your credit-related information?</b></p>	<p>We collect the credit-related information from you directly if you fill out an account or credit application with us.</p> <p>We may collect the credit-related information from others such as a credit reporting body or from trade referees that you have provided to us where you have provided your consent.</p> <p>We may also collect credit-related information from publicly available sources.</p>
<p><b>How do we use your credit-related information?</b></p>	<p>We use the information for internal management purposes to:</p> <ul style="list-style-type: none"> <li>- Determine whether to provide or continue to provide you with credit</li> <li>- Assess the suitability of any trade credit guarantee provided in connection with credit provided to us.</li> </ul>
<p><b>How do we disclose your credit related information?</b></p>	<p>We may disclose your information to the following persons or in the following situations:</p> <ul style="list-style-type: none"> <li>- To Debt collectors or mercantile agents for the purpose of recovering any debts owed to us.</li> <li>- To a person in connection with that person provided security or a guarantee in connection with any credit provided to you.</li> <li>- To a person or their professional or legal advisers in connection with the assignment of any debts owed to us by you.</li> <li>- To any related body corporate in connection with the management of the provision of credit to you.</li> </ul>

	<ul style="list-style-type: none"> <li>- To any person acting as our agent in connection with the provision of credit to you.</li> <li>- Where required to comply with or permitted by the law or to comply with a lawful request from an authorised investigative agency or regulatory body.</li> <li>- To the following credit reporting bodies: including Veda Advantage etc.</li> <li>-</li> </ul>
<p><b>How do we hold your credit-related personal information?</b></p>	<p>We keep any credit-related personal information you provide to us:</p> <ul style="list-style-type: none"> <li>- If it is in hardcopy form, in secure buildings with secure systems and processes.</li> <li>- If it is in electronic form, in secure systems protected by passwords, virus protection software and firewalls.</li> </ul>
<p><b>How do you access, update and correct your credit-related personal information?</b></p>	<p>If you would like to access, update and correct any credit-related personal information held by us about you, please contact:</p> <p><b>Privacy Officer</b>  <a href="mailto:j.borg@geelonggal.com.au">j.borg@geelonggal.com.au</a>  03 5275 7555  360 Bacchus Marsh Road  Geelong, Victoria, 3214</p>
<p><b>What happens if you have a complaint about the way we have handled your personal information?</b></p>	<p>If you have a complaint about the way we have handled your credit-related personal information, please contact us in writing by post or email with full details of the circumstances giving rise to the complaint.</p> <p><b>Privacy Officer</b>  <a href="mailto:j.borg@geelonggal.com.au">j.borg@geelonggal.com.au</a>  03 5275 7555  360 Bacchus Marsh Road  Geelong, Victoria, 3214</p> <p>We will endeavour to resolve your complaint within 30 days of you contacting us in writing.</p> <p>If you consider that we have not adequately resolved your concerns within that time, you may contact the Office of the Australian</p>

	<p>Information Commissioner (<a href="http://www.oiac.gov.au">www.oiac.gov.au</a>).</p> <p>Phone: 1300 693 992</p> <p>Email: <a href="mailto:enquiries@oiac.gov.au">enquiries@oiac.gov.au</a></p> <p>Post: GPO Box 5218 Sydney, NSW, 2001</p>
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