

LINAK AUSTRALIA AND NEW ZEALAND

Credit Reporting Policy

This credit reporting policy (the “Policy”) sets out how LINAK Australia Pty Ltd, 82-84 Abbott Road Hallam, Melbourne, Victoria 3803 and LINAK New Zealand Ltd, Unit G, 61 Hugo Johnston Drive, Penrose, Auckland, 1642 (in this Policy jointly referred to as “LINAK”) manages credit-related personal information. At LINAK, we recognise the importance of your privacy and understand your concerns about the security of the personal information you provide to us. LINAK is committed to protecting your privacy and ensuring compliance with the Australian Privacy Principles as contained in the *Privacy Act 1988* and compliance with the requirements of the *Privacy Act 1993* of New Zealand (jointly referred to as the “Privacy Acts”) and the Australian *Privacy (Credit reporting) Code 2014* and *Credit Reporting Code 2020* of New Zealand (jointly referred to as the “CR Codes”).

This Policy applies to any individual or organisation who applies to LINAK for commercial credit or provides a guarantee for commercial credit or has dealings with LINAK in connection to the provisions of commercial credit or a guarantee for commercial credit.

This Policy should be read in conjunction with LINAK’s Privacy Policy which is available [here](#).

LINAK conducts regular reviews of its policies and procedures and may change this Policy from time to time. The most current version is always available on our website.

What types of credit-related personal information does LINAK collect, use, and hold?

If you apply for commercial credit or provide a guarantee for commercial credit LINAK may collect, use, and hold the following types of credit-related personal information on you:

- Identification details, such as your name, address(es), telephone number(s), email(s), date of birth and driver’s license number.
- Details of commercial credit applied for (including the type and amount of credit).
- Payment and repayment information.

How does LINAK collect personal information?

LINAK will collect your credit-related personal information directly from details included in your application for credit. LINAK may also collect or confirm this information from third parties such as credit reporting bodies and/or government agencies.

LINAK may outsource debt collection to third party service providers, those providers may also collect your credit-related personal information from you and other sources on LINAK’s behalf.

How does LINAK hold your credit-related personal information?

Your credit-related personal information is held and stored on paper, by electronic means or both. We have physical, electronic, and procedural safeguards in place for your credit-related personal information and take reasonable steps to ensure that your personal information is protected from misuse, interference, loss and unauthorised access, use, modification, and disclosure:

- Data held and stored on paper is stored in lockable filing cabinets, secure premises with secured entry and monitored alarms.
- Data held and stored electronically is protected by internal and external firewalls, password encrypted access to electronic devices, limited access via file passwords and files designated read-only or no access.
- We also require our IT contractors and other third parties to implement privacy safeguards.

- Our staff are regularly trained on privacy procedures.

LINAK will retain your credit-related personal information for as long as strictly necessary for the purpose for which they were collected (granting of commercial credit/guarantee for commercial credit). Once your credit-related personal information is no longer necessary LINAK will permanently delete them.

Why does LINAK collect, use, and hold your credit-related personal information?

Your credit-related personal information allows LINAK to perform its functions and activities and assess whether LINAK will grant the commercial credit you apply for. LINAK may not be able to provide you with commercial credit if you do not provide all of the information requested by LINAK or if you do not consent to how LINAK collects, uses, or holds your credit-related personal information in accordance with this Policy.

Disclosure of your credit-related personal information to Credit Reporting Bodies

LINAK does not disclose your credit-related personal information to any Credit Reporting Body.

Exchange of your credit-related personal information with trade insurers

Trade insurers may obtain credit-related personal information about you from LINAK for the purpose of assessing whether to provide insurance to LINAK in relation to the commercial credit we provide.

Use of third-party service providers

LINAK may disclose your credit-related personal information when LINAK outsources certain functions to third party service providers. The functions we may outsource include:

- establishing credit accounts and managing commercial credit provided
- assessing credit applications and/or guarantees
- conducting checks for credit worthiness and/or fraud
- debt collection

Where LINAK discloses your credit-related personal information to any third-party service providers, LINAK requires such providers to comply with the Privacy Acts and CR Codes. These third-party service providers will not collect, use, hold or disclose your credit-related personal information for any purposes other than those set out in this Policy.

Requests for access and correction of you credit-related personal information

LINAK has procedures in place for dealing with and responding to requests for access to, and correction of, credit-related personal information. If any personal details you have provided change at any time, please contact LINAK's Privacy Officer via email at privacyofficer@linak.com.au so that the information can be updated.

You have a right to access the personal information we hold about you, subject to some exceptions provided under the Privacy Acts. If you would like to access your credit-related personal information, please contact LINAK's Privacy Officer via email at privacyofficer@linak.com.au. LINAK will process any request for access within 30 days of receiving it.

How can you make a complaint to LINAK?

If you believe that LINAK has not complied with its obligations under the Privacy Acts and/or the CR Codes, you have a right to complain. You can complain to LINAK by sending an email to our Privacy Officer at privacyofficer@linak.com.au. LINAK aims to resolve any complaints within 30 days after receipt. If LINAK cannot resolve your complaint within that period LINAK will notify you on this in writing and provide information on the reasons for the delay and expected timeframe to resolve the complaint and will seek your written consent to extend the 30-day period.

How can you make a complaint to public authorities?

If you want to complain about a delay by LINAK in handling of your complaint or your complaint remains unresolved you may refer your complaint to the following supervisory authorities depending on where you live:

Australia

Office of the Australian Information Commissioner

GPO Box 5218 Sydney
NSW 2001
Phone: 1300 363 992
Website: www.oaic.gov.au

New Zealand

Office of the Privacy Commissioner

PO Box 10094
Wellington 6143
Phone: 0800 803 909
Website: www.privacy.org.nz

Your contact at LINAK:

Contact details for the Privacy Officer for LINAK Australia and New Zealand are as follows:

Privacy Officer
LINAK Australia Pty Ltd
82-84 Abbott Road
HALLAM VIC 3803
AUSTRALIA

T: +61 3 8796 9777
F: +61 3 8796 9778
E: privacyofficer@linak.com.au

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