



## VISA Global Logistics' Credit Reporting Policy

### 1. About VISA Global Logistics

VISA Global Logistics Pty Ltd (referred to as, **we**, **us** or **our**) is one of Australia's largest privately owned international freight forwarding companies that delivers a comprehensive logistics system through a comprehensive global network.

### 2. Scope of this policy

This Credit Reporting Policy applies to current and former credit customers of ours and our related entities in Australia, as well as to other relevant individuals we deal with in connection with credit we provide (such as guarantors and directors).

This policy explains how we and our related entities in Australia deal with certain types of credit-related personal information (**credit information**) which is regulated by the Privacy Act. This policy details the types of credit information we collect, how we may use that information and who we may disclose it to. It applies in addition to our Privacy Policy.

We recommend you read this Credit Reporting Policy in conjunction with our Privacy Policy, which is available here [www.visaglobal.com.au](http://www.visaglobal.com.au)

If you have any questions relating to this Credit Reporting Policy, please contact our Privacy Officer (contact details provided below).

### 3. The Credit Reporting System

If an individual, or company of which an individual is a director, applies to us for a credit terms in connection with the supply of services under our Standard Trading Conditions (or an individual applies to us to provide a guarantee for a credit terms) we may obtain a credit report about that individual from a credit reporting body when the Privacy Act permits us to do so.

When we have provided credit terms to an individual, or company of which an individual is director (or an individual has guaranteed credit terms we have provided) we may also obtain a credit report about that individual from a credit reporting body when the Privacy Act permits us to do so.

When we request a credit report from a credit reporting body, we will provide information to the credit reporting body that identifies the individual, and we may give the credit reporting body information about the credit terms, including the type and amount of credit. More **important information** about credit reporting and your rights is set out in this Credit Reporting Policy at section 12.

### 4. What types credit information we collect

The types of credit information about an individual that we may collect include:

- information contained in credit reports obtained from credit reporting bodies, which includes information about credit history with other credit providers
- identification information, including current and prior names and addresses, any known alias, date of birth, gender, current or last known employer and driver's licence number
- bank account details
- financial information
- court proceedings information, which includes information about a judgement against an individual that relates to any credit that has been provided to, or applied for, by the individual
- personal insolvency information
- certain publicly available information
- scores, ratings, summaries, evaluations and other information relating to an individual's credit worthiness which is derived by us or by credit reporting bodies wholly or partly from any of the information above

## **5. How we collect and hold credit information**

We may collect credit information about individuals in a number of ways including directly from an individual and from other sources:

- by using written forms
- through contact over the telephone, mobile or other messaging technology
- via the internet
- in person
- internally, through the use of individuals' credit terms, for example, an individual's payment performance on credit terms
- from credit reporting bodies

An individual need not provide us with credit information if we request it from them, but it may affect our ability to provide them with credit terms, products, services or further information they have requested.

We, or service providers on our behalf, may hold credit related information about individuals in computer systems, electronic form, digital records, telephone recordings or in paper files.

## **6. Collection, use and disclosure of credit information**

We may collect, hold, use and disclose individuals' credit information to as reasonably necessary for our business purposes and as permitted by law. Our purposes may include to:

- assess whether to provide an individual, or an entity associated with an individual, with credit or to accept an individual as a guarantor for credit applied for by another person

- derive scores, ratings, summaries and evaluations relating to an individual's credit worthiness (which are used in our decision-making processes and ongoing reviews)
- manage credit we provide
- develop our products and services and to maintain and develop our systems and infrastructure
- enable us to participate in the credit reporting system and provide information to credit reporting bodies as permitted by the Privacy Act
- collect overdue payments
- undertake debt recovery and enforcement activities, including in relation to guarantors
- deal with complaints and meet legal and regulatory requirements

Some credit information may only be used or disclosed under the Privacy Act for some of these purposes or in some circumstances.

We may also collect or disclose credit information about individuals from or to any entity where that collection or disclosure is required or authorised by law.

We may disclose an individual's credit information:

- on a confidential basis to our related entities inside and outside Australia, our agents, contractors or third-party service providers that provide financial, legal, administrative or other services required in connection with the operation of our business
- if they consent to the disclosure

We may also use or disclose credit information for any other purposes disclosed at or around the time of collection.

## **7. Overseas disclosure**

Generally, we do not disclose credit information to recipients located outside Australia. However, in certain circumstances we may share information with our overseas offices (including service providers operating on their behalf), which are in China, Germany, Italy and New Zealand.

From time to time we may need to disclose your personal information to parties in other countries not listed here. This will be on an ad hoc or case by case basis and for the purposes for which we collected your personal information.

## **8. Information security**

We take reasonable steps to protect credit information from misuse, loss, unauthorised access, modification or disclosure.

Credit information is stored securely whether in an electronic or physical form. For example, only staff who need access to the credit information are allowed access. Credit

information is stored in secured premises or in electronic databases requiring logins and passwords.

## 9. Access and correction

An individual can request access at any time to credit information we hold about them. We will process an access request within a reasonable time. There is no fee for requesting access to personal information, however, we may charge a fee to cover our reasonable cost of processing a request. An individual may ask us at any time to correct credit information we hold about them, when they believe the information is incorrect or out of date.

We try to ensure that all credit information we hold about an individual, which we collect, use or disclose is accurate, complete, up to date and relevant. An individual should notify us promptly if there are any changes to their credit information.

## 10. Complaints

If an individual is concerned that we have not complied with our obligations that apply to dealing with credit information under the Privacy Act, they may bring a complaint internally through our complaints process.

An individual can make a complaint through our internal complaints process by contacting us at the details set out in section 11 of this Credit Reporting Policy. Complaints will be taken seriously and will be assessed by the senior Company management with the aim of resolving any issue in a timely and efficient manner. We will need the individual to cooperate with us during this process and provide us with relevant information we may require.

We expect our procedures will deal fairly and promptly with complaints. However, if an individual remains dissatisfied, they can also make a formal complaint to the Office of the Australian Information Commissioner ([www.oaic.gov.au](http://www.oaic.gov.au)) (which is the regulator responsible for privacy in Australia).

## 11. Contact details

If you have any questions or concerns about our Credit Reporting Policy or practices, please contact:

<b>E-mail address:</b>	privacy@VISAglobal.com
<b>Mailing Address:</b>	The Privacy Officer VISA Global Logistics P.O. Box 612 Mascot NSW 1460, Australia
<b>Facsimile Number:</b>	+61 2 9695 3800
<b>Phone:</b>	+612 9695 3888

## **12. Important information about credit reporting and your rights**

We currently disclose personal information to:

Creditor watch: <https://creditorwatch.com.au>

You can obtain a copy of their policy on management of credit reporting information from their website.

Credit reporting bodies may include the information provided by us in credit reports provided to other credit providers to assist them to assess an individual's credit worthiness. The credit we provide is commercial credit. However, you should remember that if you fail to meet your payment obligations in relation to consumer credit provided by other credit providers, or if you commit a serious credit infringement in connection with consumer credit, the relevant credit provider may be entitled to disclose that information to credit reporting bodies.

### **Your rights**

You have the right to:

- Request us to give you access to the credit information we hold about you
- Request us to make a correction to the credit information we hold about you
- Make a complaint to us if you are concerned that we have not complied with our obligations that apply to dealing with credit information under the Privacy Act

### **Opting out of direct marketing pre-screening**

A credit reporting body may use your credit reporting information to assist a credit provider to market to you by pre-screening you for direct marketing by the credit provider. This process is known as a 'pre-screening'. If you do not want a credit reporting body to use your information for the purpose of pre-screening, you have the right under the Privacy Act to contact them and request that they exclude you from pre-screening (at no cost to you).

### **If you are a victim of fraud (including identity fraud)**

You are entitled under the Privacy Act to request that a credit reporting body not use or disclose credit reporting information they hold about you in circumstances where you reasonably believe that you have been, or are likely to be, a victim of fraud, including identity fraud. The period while this applies is called a 'ban period'. The credit reporting body will explain to you in more detail the effect and duration of a ban period when you contact them.

### **Currency date of this Credit Privacy Policy**

This Credit Reporting Policy was last updated on *11 December 2020*. We may up update it from time to time.