



Credit Reporting Policy

For the purpose of this Credit Reporting Policy, "Baiada", "we", "us" or "our" means collectively and/or individually Baiada Poultry Pty Limited (ABN 96 002 925 948) and BPL Adelaide Pty Limited (ABN 40 108 037 798) and Bartter Enterprises Pty Limited (ABN 22 000 451 374) and BPL Melbourne Pty Limited (ABN 49 115 955 541, which trades as Rainbow Valley Turkeys) and Tangaratta Stockfeeds Pty Limited (ABN 51 001 278 584).

Baiada is bound by Part IIIA of the Privacy Act 1988 (Cth) ("Privacy Act") and the Privacy (Credit Reporting) Code 2014 ("CR Code"), which govern credit reporting in Australia, and is committed to the protection of personal privacy within the scope of applicable law.

This Credit Reporting Policy covers Baiada's collection, management, use and disclosure of credit information and credit eligibility information held by it and should be read in conjunction with our Privacy Policy.

IMPORTANT NOTICE: Under the Privacy Act, Baiada is obliged to notify you, or ensure that you are aware, of certain matters at or before the time we collect credit information that we are likely to disclose to a credit reporting body. See 'Exchanges of information about you with credit reporting bodies and Statement of Notifiable Matters' below.

About this Credit Reporting Policy

The purpose of this Credit Reporting Policy is to tell you how we collect, hold, use and disclose:

- **credit information** - this information relates primarily to your credit-related dealings with us and we can disclose this information to credit reporting bodies. For a list of what is credit information see 'What kinds of credit information does Baiada collect and hold?' below; and
- **credit eligibility information** - this information relates primarily to your credit-related dealings with other credit providers. Credit eligibility information comprises:
 - credit reporting information provided to us by credit reporting bodies (for a more detailed explanation see 'Exchanges of information about you with credit reporting bodies and Statement of Notifiable Matters' below); and
 - personal information that we derive from credit reporting information that has any bearing on your credit worthiness and that is used, has been used or could be used to establish your commercial credit eligibility.

The Privacy Act contains a variety of detailed definitions describing these types of information. To make it easier for you to read this policy, we have only included some general explanations above. If you would like to refer to the full provisions of the Privacy Act or the CR Code, they are available on the website of the Office of the Australian Information Commissioner (**OAIC**) at www.oaic.gov.au.

This Credit Reporting Policy explains:

- the kinds of credit information that we collect and hold, and the kinds of credit eligibility information that we hold;
- how we collect and hold credit information, and how we hold credit eligibility information;



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- the purposes for which we collect, hold, use and disclose credit information and credit eligibility information;
- how you may access your credit eligibility information held by us, and how you may request correction of credit information or credit eligibility information held by us;
- how to make a complaint if you consider that we have not complied with Part IIIA of the Privacy Act or with the CR Code, and how we will deal with such complaints; and
- the circumstances in which we may likely disclose credit information or credit eligibility information to overseas recipients and the countries where such recipients may be located.

This Credit Reporting Policy applies to any individual in relation to whom we collect and hold credit information or credit eligibility information no matter how they interact with us (e.g. on-line, in person or over the phone). The latest version of this Credit Reporting Policy will be published on our websites.

Please note that if you apply for, or have obtained, commercial credit from us, this Credit Reporting Policy does not deal with the way we exchange commercial credit information with commercial credit reporting bodies.

For information about how we manage other personal information about you, please see our Privacy Policy.

What kinds of credit information does Baiada collect and hold?

The Privacy Act permits Baiada to collect and hold certain kinds of credit information. This information includes:

- identifying details such as your name, birth date, driver's licence number, address(es), telephone number(s), employer and other contact details;
- the type and amount of commercial credit sought (or that you have offered to act as guarantor(s) in respect of the Trading Account arrangement);
- a note that we have made an information request about you with a credit reporting body. An information request is when we ask a credit reporting body to provide us with information about you in connection with an application for commercial credit or for a credit guarantee purpose;
- commercial default information about you, which is information about a payment owed by you as a debtor or guarantor in connection with the credit provided by Baiada that remains overdue for more than 60 days and which we may disclose to a credit reporting body assuming that certain requirements under the Privacy Act are met;
- advice that an overdue payment for which default information has been disclosed has been remedied;
- any opinion of Baiada that you have committed a serious credit infringement in relation to commercial credit provided to you;
- any court judgment that relates to any commercial credit that has been provided to, or applied for, by you;
- any personal insolvency information about you (as defined in the Privacy Act); and
- any publicly available information about you that relates to your activities in Australia and your credit worthiness, but excluding any court judgements referred to above.

What kinds of credit information does Baiada hold?

The Privacy Act permits Baiada to hold certain kinds of credit eligibility information. This information includes:

- credit reporting information that we request and receive from credit reporting bodies; and
- any internal scores, ratings, summaries or evaluations that we derive from such credit reporting information in order to establish your commercial credit eligibility.

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Template No:	BAI-TMP-004-NAT	Issue No: 5	Issue Date: 03/01/2018



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For what purposes do we collect, hold, use and disclose your credit information and credit eligibility information?

Baiada may collect, hold, use and disclose your credit information and credit eligibility information to:

- assess an application for commercial credit (by you, an entity associated by you, or as a guarantor);
- verify your identity;
- derive scores, ratings, summaries and evaluations relating to establishing your credit eligibility;
- manage commercial credit we may provide (including in relation to specific offers);
- participate in the credit reporting system and provide information to credit reporting bodies as permitted by Part IIIA of the Privacy Act and the CR Code;
- assist you to avoid defaulting on your credit-related obligations;
- contact a guarantor or someone you have indicated is a prospective guarantor;
- collect overdue payments, undertake enforcement activities and deal with serious credit infringements (including in relation to guarantors);
- exchanging information with credit providers (as that term is defined in the Privacy Act) which is permitted under the Privacy Act, including default information;
- conduct fraud assessments;
- manage our relationship with you and our internal processes and procedures;
- assess whether to insure, or assess a risk of default, including in relation to trade insurers;
- deal with complaints; and
- meet legal and regulatory requirements.

How do we collect credit information?

Baiada collects credit information in a variety of ways, such as obtaining the relevant information directly from you or by persons acting on your behalf (including on application forms or other forms or in our ongoing dealings with you in connection with commercial credit).

Exchanges of information about you with credit reporting bodies and Statement of Notifiable Matters

We may obtain credit reporting information about you from credit reporting bodies. Credit reporting information includes:

- credit information of the kinds listed under 'What types of Credit Information and Credit Eligibility Information does Baiada collect and hold?' but relating primarily to your dealings with other credit providers (such as about credit applications you have made or credit that you hold with other credit providers). This information will typically have been provided by other credit providers or other third parties; and
- personal information about you that credit reporting bodies derive from the information above, such as credit scores, risk ratings and other evaluations about you.

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Statement of Notifiable Matters

Under the Privacy Act, we are required to notify you, or ensure that you aware, of the following notifiable matters:

- We may disclose your credit information relating to your dealings with us to credit reporting bodies. Those credit reporting bodies may include that information in reports that they provide to other credit providers to assist them to assess your credit worthiness.
- For example, we will provide information that identifies you and about your application for commercial credit when obtaining credit reporting information for the purposes of assessing that application.
- Should you fail to meet your payment obligations to us or commit a serious credit infringement in relation to credit provided by us, we may be entitled to disclose this information to credit reporting bodies.
- Baiada discloses credit information to the following credit reporting body:

Equifax (formerly Veda Advantage Information Services and Solutions Limited)

Website: www.equifax.com.au

Postal address: PO Box 964, North Sydney, NSW 2059

- Credit reporting bodies are required to have a policy which explains how they will manage your credit-related personal information. If you would like to read the policies of any particular credit reporting body please visit its website and follow the "Privacy" links, or you can contact them directly for further information. Baiada's Credit Reporting Policy (including this Statement of Notifiable Matters) is available in electronic and hard copy. Please contact us if you would like us to send you a hard copy. You will not be charged any fee to access our Credit Reporting Policy.
- You have the right to request credit reporting bodies not to use or disclose your credit reporting information if you believe that you have been, or are likely to be, the victim of fraud (for example, you suspect someone is using your identity details to apply for credit). You must contact the credit reporting bodies directly should this be the case. You also have the right to request credit reporting bodies not to use your credit reporting information for the purposes of pre-screening of any direct marketing by Baiada.
- You have the right to request credit reporting bodies not to use or disclose your credit reporting information if you believe that you have been, or are likely to be, the victim of fraud (for example, you suspect someone is using your identity details to apply for credit). the case. You also have the right to request credit reporting bodies not to use your credit reporting information for the purposes of pre-screening of any direct marketing by Baiada.
- You have the right to request Baiada give you access to and request correction of certain kinds of personal information. See further below on how you may do this.

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How Baiada holds, stores and protects credit information and credit eligibility information

Baiada holds, stores and protects credit information and credit eligibility information in a combination of computer storage facilities, paper-based files and other records. In so doing, we have taken numerous steps to protect such information from misuse, interference and loss, and unauthorised access, modification or disclosure.

The internet is not a secure method of transmitting information. Accordingly, other than where Baiada uses secure socket layer technology (SSL) to ensure information (such as credit card information) is securely transmitted and processed, Baiada cannot and does not accept responsibility for the security of information you send to or receive from us over the internet, or for any unauthorised access or use of that information.

How you can access your credit eligibility information

Baiada will take reasonable steps to make sure that the credit eligibility information we collect, use or disclose is accurate, complete, up to date and relevant. If your personal details change, such as your address or phone number, please contact our National Credit Manager by email or at the address detailed below.

At your request to the National Credit Manager, Baiada will provide you with a copy of any credit eligibility information which we hold about you, unless an exception under the Privacy Act applies. We may charge a reasonable fee for retrieving this information, in which case we will inform you of the fee and obtain your agreement to that fee before providing the information.

In accordance with the Privacy Act, Baiada will:

- upon request, verify your identity and provide access to your credit eligibility information within 30 days of the request;
- if access is refused, will give you written notice setting out the reasons for the refusal except to the extent it may be unreasonable to do so; and
- advise you in the written notice that you can contact the OAIC to make a complaint if you are dissatisfied with our response to your request.

How you can request the correction of your credit information or credit eligibility information

If you believe that the credit information or credit eligibility information that we hold is not accurate, up to date, complete, or is irrelevant or misleading, then you can make a request to our National Credit Manager to have the information corrected. If we are satisfied that such information needs to be corrected, we will do so within 30 days of the request or such longer period agreed in writing.

Baiada will comply with the Privacy Act in relation to any request for the correction of your credit information or credit eligibility information.

In the course of the investigation process, we may consult with and disclose information to our credit reporting bodies and/or other credit providers.

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If our investigations reveal that your credit information or credit eligibility information does not require correction, then we will within a reasonable period advise you of this in writing unless we are not permitted by law. The written notice will set out the reasons for not correcting, including evidence substantiating the correctness of the information. The written notice will advise you that you can contact the OAIC to make a complaint if you are dissatisfied with our response to your request.

If, after our investigations, we have corrected your credit information or credit eligibility information, we will within a reasonable period advise you of this in writing unless we are not permitted by law.

How to make a complaint and how Baiada will deal with your complaint

If you believe that Baiada has failed to comply with the CR Code or Part IIIA of the Privacy Act, then you may complain using the contact details listed at the bottom of this Credit Reporting Policy.

In accordance with the Privacy Act, Baiada:

- will acknowledge your complaint in writing within 7 days of receiving the complaint and set out how we will deal with your complaint;
- will attempt to resolve your complaint within 30 days of receiving the complaint unless we form the view that we will not be able to, in which case we will inform you in writing no later than 30 days of receiving the complaint;
- in the course of investigating your complaint, may consult with and disclose information to credit reporting bodies and/or other credit providers; and
- will advise you in writing that, if you are not satisfied with our response to your complaint, you can contact the OAIC to escalate your complaint.

Baiada is committed to ensuring that we promptly acknowledge and investigate any complaint about the way we collect, manage, use and disclose your credit information and credit eligibility information.

Disclosure of credit information or credit eligibility information overseas

Baiada does not at the time of releasing this Credit Reporting Policy disclose credit information or credit eligibility information to any overseas recipients.

How to contact the credit reporting body – Equifax (formerly Veda)

You may contact Equifax by using the following information. If you have any questions regarding, or would like to request a copy of, your publicly held consumer credit report then please contact Veda as follows:

Equifax

Equifax - My Credit File

Website: www.mycreditfile.com.au

Phone: 138 332

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How to contact Baiada

If you have any questions about this Credit Reporting Policy, or if you wish to make a request to access or correct information we hold about you, or if you wish to make a complaint about our collection, use, management or disclosure of your credit information or credit eligibility information under this Credit Reporting Policy then please, in the first instance, contact:


The National Credit Manager
Baiada Poultry Pty Limited
PO Box 21
Pendle Hill NSW 2145
Fax: (02) 9842 1170
E-mail: baiadareceivables@baiada.com.au

Baiada will take reasonable and prompt steps to remedy any issues resulting from our failure to comply with any of our obligations under this Credit Reporting Policy and the associated Baiada Privacy Policy.

This Credit Reporting Policy was last updated in April 2018.



Simon Camilleri
Managing Director



Date

