

Privacy Statement

1.0 Use of Personal Information

- 1.1 We cannot extend credit without acquiring and using personal information.
- 1.2 We may collect and use your personal information for:
 - (a) our primary purposes, which include, but are not limited to, providing goods and services to you, obtaining your credit report, contacting your trade references, assessing your application for commercial credit, reviewing your credit terms, assessing your credit worthiness, assessing credit guarantees (current and prospective), reporting upon overdue payments, and collecting overdue payments due to us, and matters reasonably necessary in complying with your requests (together, Primary Purposes); and
 - (b) purposes other than our Primary Purposes.
- 1.3 If you sign and send to us:
 - (a) the Credit Application as a Customer; or
 - (b) the Deed of Guarantee and Indemnity as a Guarantor; then:
 - (c) you will be providing personal information to us; and
 - (d) you are accepting the terms of this Privacy Statement.

2.0 Application of Privacy Statement

This Privacy Statement encompasses consents, notifications, and disclosures under, or in relation to, the Privacy Act 1988 (Cth) (Privacy Act).

3.0 Specific Consents

- 3.1 You consent to us, to the extent permitted by law, collecting, using, and disclosing your personal information for our Primary Purposes.
- 3.2 You also consent to us undertaking the below enquiries and disclosures pursuant to the following sections and items of the Privacy Act:
 - (a) obtaining a copy of your credit report from a credit reporting body for a commercial credit related purpose (item 2 of section 20F(1));
 - (b) obtaining a copy of your credit report from a credit reporting body for a credit guarantee purpose (item 3 of section 20F(1));
 - (c) obtaining a copy of your credit report from a credit reporting body for a trade insurance purpose (item 8 of section 20F(1));
 - (d) disclosing credit eligibility information about you to other credit providers (section 21J(1) or 21K(1)); and
 - (e) disclosing credit eligibility information about you to another entity and/or its professional legal or financial advisers where the recipient proposes to use that information for the purposes described in section

21N(3) of the Privacy Act (section 21N(2)).

- 3.3 You also consent to us collecting, using, and disclosing your personal information (including sensitive information), for purposes other than our Primary Purposes, including, but not limited to, internal management purposes, marketing (including direct marketing), and sales and business development purposes.

4.0 Disclosure to credit reporting bodies

- 4.1 You consent to us, to the extent permitted by section 21D of the Privacy Act, disclosing your credit information to any or all of the following credit reporting bodies and their successors and assigns.
 - (a) Equifax Australia: GPO Box 94, North Sydney NSW 2059, equifax.com.au, 13 8332.
 - (b) Creditor Watch: GPO Box 276, Sydney NSW 2001, / creditorwatch.com.au, 1300 501 312.
 - (c) NCI: PO Box 3315, Rundle Mall SA 5000, nci.com.au, 1800 882 820.
 - (d) Illion: PO Box 7405, St Kilda Road, Melbourne VIC 3004, illion.com.au, 13 23 33.
 - (e) Experian: GPO Box 1969, North Sydney NSW 2060, experian.com.au, (02) 8907 7200.
- 4.2 Our credit reporting policy contains a statement of notifiable matters in accordance with section 21C of the Privacy Act and items 4.1 and 4.2 of the Privacy (Credit Reporting Code) 2014 (Cth) (Credit Reporting Code).

5.0 Disclosure to third parties

- 5.1 You consent to us disclosing your personal information (including your credit information) to our subsidiaries, employees, agents, and related bodies corporate, past, present, the credit reporting bodies noted above, any trade credit bureau of which we are a member, your trade references, the related bodies corporate of the preceding entities, and overseas recipients.
- 5.2 By reason of your consent to the disclosure to overseas recipients pursuant to clause 5.1 of this Privacy Statement, Australian Privacy Principle 8.1 will not apply to our dealings with your personal information.

6.0 Our privacy policy and credit reporting policy

- 6.1 A copy of our privacy policy and credit reporting policy can be obtained from our website ar@expressps.com.au or by making a request in writing directed to our privacy officer.
- 6.2 Our privacy policy and credit reporting policy contain information about how to access and seek correction of your personal information, or how to complain about a breach of the Privacy Act, the Credit Reporting Code, or the Australian Privacy Principles, and how we will deal with any such complaint.