



## NEO PRIVACY POLICY

In order to process the Credit Application, Neo Polymers Pty Ltd ACN 147 525 040 (**NEO**) collects personal information about certain individuals (being a guarantor, trade references and key persons) (**Personal Information**). The Personal Information includes details such as names, addresses, phone numbers, driver's licence numbers and birth dates, as well as credit card and bank account details, e-mail addresses, credit reporting information and credit information. There may be occasions when we need to source Personal Information about individuals from a third party. For example, from a credit reporting body, our business alliance partners, and government agencies.

The credit Applicant, each Guarantor and each of the persons named in the Credit Application (**Key Persons**) authorises NEO to:

1. obtain credit reporting information from a credit reporting body that contains Personal Information about the Applicant, each Guarantor and each Key Person;
2. obtain a report from a credit reporting body and other information pertaining to the Applicant's, each Guarantor's and each Key Person's commercial credit activities; and
3. give to and obtain from any credit provider named in the Credit Application, or in any report issued by a credit reporting body, information about the Applicant's, each Guarantor's and each Key Person's credit arrangements, including any information about their credit worthiness, credit standing, credit history or credit capacity (in accordance with Section 21J of the Privacy Act 1988 (Cth)).

### USE OF PERSONAL INFORMATION

All Personal Information is treated confidentially and is only used for the purposes of assessing any credit application, establishing and maintaining an account for purpose of providing services and goods to the Applicant, and if required, in the collection of any debts, assisting the Applicant to avoid defaulting on its credit obligations, notifying other credit providers of a default by the Applicant (if permitted by law), and assessing the Applicant's or Guarantor's credit worthiness. If this information is not provided, then NEO may not be able to establish or maintain a trading relationship with the Applicant. The Applicant, the Guarantor and each Key Person acknowledges that NEO will not use Personal Information other than for the purposes of:

- assessing any credit application made to NEO by the Applicant and the Guarantor;
- assisting the Applicant to avoid defaulting on its credit obligations;
- for NEO internal management directly related to the provision or management of commercial credit, including establishing and maintaining an account for the Applicant and managing that account and our relationship with the Applicant;
- managing the delivery of products or services;
- sending the Applicant communications with information about new goods or services, or information about projects being undertaken;
- providing information to debt collection agencies for the purpose of recovering debts;
- assessing credit defaults reported by any credit reporting body or a debt collection agency;



- reporting to any credit reporting body or a debt collection agency of any credit defaults;
- preventing or investigating any fraud or crime (or a suspected fraud or crime);
- as required by law to do so; and
- doing something that one would reasonably expect us to do using the information.

We will not disclose Personal Information overseas. We will not sell or disclose Personal Information to any individual or entity outside NEO, unless described above, required by law to do so, or where the Applicant, Guarantor or Key Person (as relevant) has consented for the information to be disclosed.

## SECURITY OF PERSONAL INFORMATION

NEO will take reasonable steps in an effort to protect the security of Personal Information. This includes taking steps to ensure the information can only be accessed by authorised persons and protecting the information from misuse, interference and unauthorised modification.

## UPDATING PERSONAL INFORMATION

NEO will take reasonable steps to ensure that Personal Information is accurate, complete and up-to-date at the time of collecting, using or disclosing the information. The Applicant, Guarantor or Key Persons should contact NEO if it believes that the Personal Information we hold is inaccurate, incomplete or not up-to-date, and we will promptly update the information. If we disagree with such request, the Applicant, Guarantor or Key Person may request that a statement be attached to their Personal Information.

## ACCESS TO YOUR PERSONAL INFORMATION

Please contact us. We will try to comply with such request promptly. In some limited circumstances, we may not be able to disclose what Personal Information we hold about the individual who submitted the request. This may include where it may threaten the privacy of other individuals, where the information relates to anticipated legal proceedings, where disclosure would reveal our commercially sensitive decision making process or we are prevented by law from disclosing the information. We will destroy Personal Information if it is no longer needed for the purposes it was collected, or to meet any legal requirement.

## COMPLAINTS

If the Applicant, Guarantor or Key Person believes that we have contravened our obligations under Part IIIA of the *Privacy Act 1988 (Cth)* or the Credit Reporting Code, please contact us. We will endeavour to resolve any complaint within 30 business days. If the complainant is not satisfied with the outcome, it may lodge a complaint with the Office of the Australian Information Commissioner, whose website is: [www.oaic.gov.au](http://www.oaic.gov.au).



## NOTICE

To the extent permitted by the *Privacy Act 1988 (Cth)*, NEO may disclose Personal Information to credit reporting bodies for purposes such as those described above, including notifying them of an inquiry being made by NEO for the purpose of assessing whether or not to give commercial credit, a failure to meet payment obligations and if the Applicant or the undersigned commits a serious credit infringement. The credit reporting bodies with whom the NEO may deal are:

Veda Advantage	Dun and Bradstreet	Experian Australia
Customer Relations	Attn: Public Access Centre	Attn: Credit Report
PO Box 964 North Sydney NSW 2059	PO Box 7405 St Kilda Rd VIC 3004	PO Box 1969 North Sydney NSW 2060
1300 762 207	1300 734 806	1300 783 684
corrections@veda.com.au	pac.austral@dnb.com.au	creditreport@au.experian.com
www.mycreditfile.com.au	www.dnb.com.au	www.experian.com.au

If an individual fails to meet their payment obligations in relation to consumer credit or commits a serious credit infringement, NEO may be entitled to disclose this to the credit reporting body. An individual has a right to:

1. access any credit-related Personal Information about the individual held by NEO;
2. request NEO to correct credit information or credit eligibility information and to make a complaint to NEO;
3. request credit reporting bodies not to use credit reporting information for the purposes of pre- screening of direct marketing by a credit provider; and
4. request the credit reporting body not to use or disclose credit reporting information about the individual, if the individual believes on reasonable grounds that the individual has been, or is likely to be, a victim of fraud.

To obtain a copy of a credit reporting body's policy about their management of credit information and credit reporting information, or otherwise exercise available rights, please contact them directly.



**NEO  
POLYMERS**  
AUSTRALIA | NEW ZEALAND

Neo Polymers Pty Ltd

+61 3 9580 8733 | [info@neopolymers.com.au](mailto:info@neopolymers.com.au)

17-19 Endeavour Way

[www.neopolymers.com.au](http://www.neopolymers.com.au)

Braeside, VIC, 3195, Australia

ACN 147 525 040 | ABN 94 147 525 040



Quality  
ISO 9001  
SAI GLOBAL

## HOW TO CONTACT US:

If the Applicant, Guarantor or a Key Person has any questions or concerns, or wishes to obtain a copy of the NEO privacy policy or credit reporting policy, please contact our Privacy Officer on:

Brian Treacy  
17-19 Endeavour Road,  
Braeside,  
Vic 3195  
Australia  
+61(3)95808733

[finance@neopolymers.com.au](mailto:finance@neopolymers.com.au)