

Credit Information Policy

How Personal Information is Collected

This policy applies to personal information and credit information that GEE collects about individuals, including company officers, from:

- GEE's Commercial Credit Application form;
- Credit Reporting Bodies (CRBs)
- Trade references; and
- Publicly available sources of information.

Kinds of Personal Information Held

GEE collects and holds information about you, including:

- a) Your name and contact details;
- b) Commercial credit reports from CRBs, including business credit scores and ratings;
- c) Personal credit reports for commercial credit applications;
- d) The date your credit account was established with GEE or with your nominated trade referees;
- e) Payment information including your repayment history with GEE and payments owed to GEE;
- f) Whether in GEE's opinion or another commercial credit provider's opinion, namely your nominated trade referee's, your organisation pays within payment terms;
- g) Your commercial credit limit amount with GEE and your nominated trade referees;
- h) Your monthly invoice amounts; and
- i) Certain administrative information relating to credit, such as account and customer numbers.

We may also collect personal information about any other applicants and/or guarantors included in your application for commercial credit. If you provide personal information about any such third party to us, you confirm that you have authority from the applicable individual to your disclosure of their personal information to us and to our use and disclosure of their personal information in accordance with this policy.

GEE holds credit information about you on our own servers. We take all reasonable steps to protect an individual's information from misuse, interference or loss through the use of firewalls, anti-virus software and ongoing internal monitoring.

The Purposes for Which Information is Collected and Used

GEE may collect, hold, use and disclose your credit information as reasonably necessary for our business purposes and as permitted by law.

GEE collects, holds, uses and discloses credit information for the purpose of:

- a) Providing and delivering GEE's services to you;
- b) Marketing other GEE services;
- c) Assessing applications for commercial credit and your commercial credit standing at any time in the future;



GEE Project Consulting Pty Ltd

ABN: 56 009 549 544

Website: gee-services.com

Email: gee.au@gee-services.com

- d) Establishing and managing the relationship with you;
- e) Exercising its rights and obligations;
- f) Performing any administrative operations; and
- g) Collecting payments.

GEE cannot provide its services or a commercial credit account without collecting the required information. Some credit information may only be disclosed under the Privacy Act for some of these purposes or in some circumstances.

GEE also may exchange personal and credit information about you with other credit providers and trade referees listed in your application or in reports provided by a CRB. GEE may exchange that information for the purposes of:

- a) Assessing your application for commercial credit and collecting overdue payments;
- b) Notifying other credit providers and trade referees of a default by you;
- c) Ascertaining the status of credit provided to you by GEE where you are in default with other credit providers; and
- d) Assessing your credit worthiness, credit standing or credit capacity.

GEE may, as permitted by law, disclose your credit information to other third parties, including our related companies; organisations that perform credit processing functions, management and debt collection activities on our behalf; organisations involved in debt assignment.

Some of these organisations may be located outside Australia.

The list of other countries GEE may disclose personal information are set out in the GEE Privacy Policy, which can be accessed by visiting www.GEEwp.com.

Exchange of Personal and Credit Information with CRBs

GEE may obtain or disclose consumer or credit reporting information about you (or your organisation) from a CRB for the purposes of:

- a) Assessing applications for commercial credit or managing your account;
- b) Collecting overdue payments relating to commercial credit;
- c) Reporting details of any fraud or other serious credit infringement; or
- d) Any other activity permitted under the Privacy Act.

GEE uses the credit reporting services provided by Credit Watch. Credit Watch may include information provided by credit providers in reports to assist in assessment of credit worthiness. Please refer to Credit Watch's credit reporting policy for details on its management of credit reporting information.

Credit Watch

Level 23, 324 Queen Street

Brisbane Qld 4000

Ph: 1300 501 312



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How You May Access Your Information and Seek its Correction

You are generally entitled under the Privacy Act to access the information we hold about you (in a manner you request, if this is reasonable and practicable). However, there may be some legal or administrative reasons to deny access. If we refuse your request to access your information, we will provide you with our reasons for the refusal.

A request for access can be made by contacting us in any of the ways specified below.

We take all reasonable steps to ensure that any information we collect and use is accurate, complete and up-to-date. To assist us in this, you need to provide accurate, current and complete information as requested, and properly update the information provided to us to keep it accurate, current and complete.

If the information GEE holds about you is inaccurate or not up to date you may request that GEE corrects the information.

Notification and Response Timeframes and Charges that may be Imposed in Relation to Access and Correction Requests

Obligation	Australia
Deal with an access request	<p>Within 5 working days, respond to the request.</p> <p>You may be charged a fee for access however it will not be excessive and does not apply to making the request.</p>
Deal with a correction request correct	<p>Within 30 days starting from the day the request is made, information</p> <p>Within a reasonable period of correcting the information, notify the individual of the correction</p> <p>Within a reasonable period of deciding not to correct the information, notify the individual of that decision and provide reasons</p>
Notify third party recipients of information, give each the information of correction correction	<p>Within a reasonable period of correcting the recipient of the information written notice of the</p>



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To Contact the GEE Privacy Officer:

Send an email through the CONTACT US page on the web-site www.gee-services.com

How to Make a Complaint and How Complaints will be Handled

If you believe that we have not complied with our obligation under Part IIIA of the Australian Privacy Act 1988, you have a right to complain, please contact the GEE Privacy Officer using the details in the previous section.

It is our policy to handle complaints in a timely, effective, fair and consistent manner. On making a privacy complaint to GEE, you will receive an acknowledgement letter or email within 5 working days. This communication will set out the name of the person responsible for handling your complaint and the expected response time to the complaint. GEE endeavours to make a decision on all written complaints within 20 working days after a complaint is received. If we need more time to resolve your complaint we will notify you as to the delay, the reasons for it and seek your agreement to a longer period.

If GEE considers it necessary in order to deal with your complaint, it may consult with a CRB or another credit provider.

If you are not satisfied with the outcome you may complain to the Commissioner.

The Office of the Australian Information Commissioner:

By email: enquiries@oaic.gov.au

For further discussion, please contact:

Our Privacy Officer by sending an email through the CONTACT US page on the web-site www.gee-services.com