

Renishaw Oceania Pty Ltd Credit Reporting Policy

This credit reporting policy (**CR Policy**) details how Renishaw Oceania Pty Ltd (**Renishaw, we, us or our**), as a credit provider under the *Privacy Act 1988* collects, uses and discloses your credit-related personal information. Our handling of credit-related information about individuals is regulated by privacy laws and credit reporting requirements.

If you would like to request a copy of this CR Policy in another form, please contact us at the details below.

Renishaw is committed to respecting the privacy of your Credit-related information and upholding the security of your Credit-related information in our custody or control.

We may, from time to time, review and update this CR Policy including to take into account new laws, regulations and technology. All Credit-related information held by us will be governed by our most recent CR Policy, posted on our website (www.renishaw.com.au) (**Website**). Our most recent CR Policy will apply to our collection, use and disclosure of Credit-related information.

1. What information is covered by the CR Policy?

“Personal Information” is information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information is true or not, and whether recorded in a material form or not.

“Credit-related Information” is information about an individual that includes identification information about that individual, certain information about an individual relating to consumer credit (including eligibility information, repayment history, default and payment information), and information about an individual relating to an application for consumer credit or commercial credit or the individual’s credit worthiness. It also includes publicly available information about you that relates to your credit worthiness and any other information which you provide to us or others provide to us on your behalf.

2. Collection and use of your Credit-related information

Renishaw may collect, hold, use and disclose Credit-related information about you, as permitted under privacy laws and credit reporting requirements.

Renishaw collects Credit-related information about you in various ways including when you provide such information directly to us (such as when you complete a credit application form) or where provided by credit reporting bodies (**CRBs**), our service providers (eg, identity verification providers), our affiliates and related companies, and other third parties, or publicly or commercially available sources. Your Credit-related information is stored in physical and electronic form and protected by procedural and technical security safeguards.

3. Why do we collection your Credit-related information

The Credit-related information Renishaw collects from you or about you is necessary for our business and we collect, use, hold and disclose it for purposes permitted under privacy laws and credit reporting requirements, including to:

- verify your identity;
- assess your, or your organisation's, application for credit and establishing and administering your, or your organisation's, credit account;

- consider any other application made by you or your organisation to us for goods or services to be provided on credit in the form of a lease;
- conduct appropriate checks for credit-worthiness, obtain credit reports from CRBs (including through a consumer and/or commercial credit report from a CRB) to assess an application(s) for credit;
- provide you with products, services and/or credit you, or your organisation, has requested and/or with information which we consider may be of interest to you;
- administer and manage our products, services and credit, including charging, billing and collecting debts;
- exercise any of our powers or performing our obligations under personal property securities legislation, such as registering security interests;
- use for our internal operations including record keeping, risk management and analysis, complaints handling, planning and quality assurance and audit purposes;
- undertaking customer relations, including management of our relationship with you or your organisation and market or customer satisfaction research and product development;
- make arrangements with other organisations to provide services in relation to our services;
- participate in the credit reporting system (more details below);
- give any report, copy of any agreements or other documents or information about you to any person or entity which has or will guarantee, or provide security for, the repayment of credit provided to you or your organisation; and
- use as required, authorized or prescribed by relevant laws and regulations.

4. Disclosure to Credit Reporting Bodies

From time to time, Renishaw may disclose your Credit-related information to CRBs for purposes permitted under privacy laws and credit reporting requirements. For example:

- if you or your organisation requests credit from us, we may check your identity and/or request a credit report about you from a CRB; and
- if you fail to meet your payment obligations in relation to a lease provided by us (eg, if you miss or are late with payments, your cheques are dishonoured or you commit defaults) or if you commit a serious credit infringement, we may disclose such information to a CRB.

You should be aware that a CRB may include information provided by us in reports or to create a credit score about you that it provides to other credit providers or lessors to assist them to assess your credit worthiness.

You have special rights under privacy laws and credit reporting requirements in relation to dealings with CRBs, such as:

- you may request from a CRB its policy on how it manages your personal information;

- CRBs can use your Credit-related information for a pre-screening assessment at the request of a credit provider, unless you ask the CRB not to. If you do not want a CRB to use your Credit-related information for the purpose of pre-screening, you have the right to ask the CRB to exclude you; and
- if you reasonably believe that you have been or are likely to be a victim of fraud including identity-related fraud, you can request the CRB not to use or disclose Credit-related information the CRB holds about you.

The CRBs we deal with is illion Australia Pty Ltd (**illion**), however we may also deal with Equifax Australia Information Services and Solutions Pty Limited (**Equifax Australia**).

Visit each CRB website for the most up-to-date CRB contact details and for information about how the CRBs manage your personal information.:

- **Illion:** www.checkyourcredit.com.au
- **Equifax Australia:** www.equifax.com.au

5. Disclosure to other recipients

Renishaw may also disclose your Credit-related information to third parties as permitted under privacy laws and credit reporting requirements, such as:

- other credit providers;
- our affiliates and related companies;
- our service providers, agents, contractors and other organisations involved in the provision or support of the credit we provide, or offer to provide, to you;
- external advisers (for example, our valuers and lawyers);
- government and other regulatory bodies, law enforcement bodies and courts; and
- external complaint resolution bodies.

6. Disclosure of your Personal Information overseas

Your Credit-related information may be disclosed outside of Australia to an entity in a foreign country, including entities which have an ownership interest in us or to third party service providers (**Overseas Entities**). The countries in which these Overseas Entities are located/likely to be located include the United Kingdom. It is possible that the Overseas Entities may be subject to foreign laws that do not provide the same level of protection of information as in Australia. We take reasonable steps to ensure that these overseas entities do not breach the APPs and that they are obliged to protect the privacy and security of your Personal Information and use it only for the purpose for which it is disclosed

7. Updating and correcting your Credit-related information

We will take reasonable steps to ensure that the Credit-related information that we hold is accurate, up-to-date and complete. You can update your Credit-related information at any time by contacting us in any of the ways specified below. We welcome any changes to your Credit-related information so as to keep our records up to date.

8. Credit-related information we hold about you

You are entitled to access Credit-related information that we hold about you. If you request access to your Credit-related information, we will grant your request unless providing you with access would unreasonably impact upon the privacy of others or is not otherwise permitted under the Privacy Act or at law. If we refuse your request to access your Credit-related information, we will provide you with written reasons for the refusal. A request for access can be made by contacting us in any of the ways specified below

9. How to contact us and more information?

If you feel that your privacy has not been respected or that we have conducted ourselves inconsistently with this CR Policy or the Privacy Act in respect of your Credit-related information, or for any other queries, problems, complaints or communication in relation to this CR Policy, please contact us in any of the following ways:

Email: Mike.Brown@renishaw.com

Post: Att: Privacy Officer
Renishaw Oceania Pty Ltd
4/6-7 Gilda court
Mulgrave
VIC 3170

We may consult with a CRB or another credit provider if we consider it necessary to deal with your request. If we disclose your Credit-related information while considering your request, we may also advise the recipient of the request.

If you are not satisfied with how we resolved your request or concern, you may lodge a complaint with the Office of the Australian Information Commissioner by telephone: 1300 363 992 or email: enquiries@oaic.gov.au.

10. Renishaw Privacy Policy

For details of how we collect, hold, use and disclose personal information that is not credit-related information, please refer to Renishaw's Privacy Policy at *[website link to Renishaw Privacy Policy]*