

Australian privacy policy and credit-reporting policy

1 General

- 1.1 Hygiena Australia Pty Ltd ABN 35 665 146 467 (**we, us, our** or **Hygiena**) recognise that your privacy is very important, and we are committed to protecting the personal information we collect from you. *The Privacy Act 1988* (Cth) (**Privacy Act**) and the Australian Privacy Principles (**APPs**) govern the way in which we must manage your personal information and this policy sets out how we and our related bodies corporate including Hygiena LLC collect, use, disclose and otherwise manage personal information about you.
- 1.2 This Privacy Policy may be amended or updated from time to time to reflect changes in our practices with respect to the collection, storage, use and disclosure of personal information or changes in applicable law. We encourage you to read this Privacy Policy carefully, and to regularly check this page to review any changes we might make in accordance with the terms of this Privacy Policy.
- 1.3 This Privacy Policy was last updated on 21 July 2023.

2 Collection

Types of information collected

Personal Information

- 2.1 We may collect and hold personal information about you. **Personal information** is any information or opinion (whether true or not, and whether recorded in a material form or not) about you as an identified individual, or an individual who is reasonably identifiable.
- 2.2 The kinds of information we collect from you depends on our relationship with you. We may collect and handle the following types of personal information:
- (a) for all *individuals*: contact details, including names, phone numbers, email addresses;
 - (b) for *employees*: age, date of birth, gender, residential address, identification documents, qualifications and employment history, tax related information such as Tax File Number and ABN, and payment details to enable us to pay you such as superfund accounts and bank details;
 - (c) for a *customer* or *supplier*: business email, business address, business phone number, and role and payment details to enable us to pay you (if applicable); and
 - (d) for a *user of our website or social media pages*: IP address, geographical location, browser type, user preferences, cookie information, data and time of visit (if using our website), and information available to us on your social media account (if interacting with us via social media).

Credit Information

- 2.3 If you apply for credit from us in the form of us providing you with goods or services and allowing a time in excess of 7 days to pay for those goods or services, we may collect and hold various information related to your financial position.
- 2.4 We also collect and use all types of 'credit information', 'credit eligibility information' and 'CP-derived information' (as those terms are defined in the Privacy Act).
- (a) Credit information is the information we may collect and give to a credit reporting body. This information includes:
 - (i) identity details;
 - (ii) the fact that you have applied for services from us, and
 - (iii) the fact that we are a credit provider to you.
 - (b) Credit eligibility information is the information credit reporting bodies provide to us.
 - (c) CP-derived information means any personal information that is derived from information provided to us by a credit reporting body. This could be, for instance, a credit score.
- 2.5 In this policy, we refer to 'credit-related information' to capture some or all information referred to above (as the context requires).

Method of collection

- 2.6 Personal information will generally be collected directly from you through a variety of methods, including through the use of any of our standard forms, job applications, over the internet, via email, social media pages, through a telephone conversation with you or via social media. We may also collect personal information about you from third parties acting on your behalf.
- 2.7 There may, however, be some instances where personal information about you will be collected indirectly because it is unreasonable or impractical to collect personal information directly from you. We will usually notify you about these instances in advance, or where that is not possible, as soon as reasonably practicable after the information has been collected.
- 2.8 If we receive unsolicited information about you that we did not request and which is not directly related to our functions or activities, we may be required to destroy or de-identify that information, providing it is lawful and reasonable to do so.

Credit Information

- 2.9 Where possible, we will collect credit-related information directly from you through the use of our standard forms, via email, through a telephone conversation with you, in person, or via our website. However, we may also collect credit-related information from credit reporting bodies and from third parties acting on your behalf.

Purpose of collection

- 2.10 The personal information that we collect and hold about you, depends on your interaction with us. Generally, we will collect, use and hold your personal information if it is reasonably necessary for or directly related to the performance of our functions and activities and for the purposes of:
- (a) providing information, goods or services to you or someone else on your behalf;
 - (b) facilitating our internal business operations, including:

- (i) establishing our relationship with you including responding to your enquiries;
 - (ii) maintaining and managing our relationship with you and communicating with you in the ordinary course of that relationship;
 - (iii) the fulfilment of any legal requirements;
 - (iv) analysing our business operations, goods and services with a view to developing new or improved goods and services or business operations;
 - (v) contacting you to provide a review or testimonial for us; and
 - (vi) providing you with information about other goods and services that we or our related bodies corporate and other affiliated organisations offer that may be of interest to you;
- (c) communications and marketing, including:
- (i) communicating with you via any means (including via email, telephone, text message, social media, post or in person) to provide news items and other information (including customised discounts) in which you may be interested;
 - (ii) personalising our sites, products and services for you;
 - (iii) maintaining and updating your contact information where appropriate; obtaining your prior, opt-in consent where required; and
 - (iv) enabling and recording your choice to opt-out or unsubscribe, where applicable;
- (d) if you are an employee:
- (i) verifying your identity and information;
 - (ii) maintaining and managing your employment;
 - (iii) for communicating with you; and
 - (iv) administrative purposes including research, planning, record-keeping, insurance obligations and internal reporting;
- (e) to comply with applicable laws and regulations (including taxation, superannuation and migration laws, such as the *Fair Work Act 2009* (Cth), the *Income Tax Assessment Act 1936* (Cth) and Part 25A of the *Superannuation Industry (Supervision) Act 1993* (Cth)); and
- (f) to comply with any other legal obligations, resolve any disputes and enforce our agreements.

2.11 Except as otherwise permitted by law, we only collect sensitive information about you if you consent to the collection of the information and if the information is reasonably necessary for the performance of our functions, as set out above.

Credit-related information

- 2.12 We may collect and use your credit-related information in order to assess your financial position and your request for the supply of goods or services from us, for our internal management purposes and where otherwise required or permitted by law.

Failure to provide information

- 2.13 If you do not provide us with the personal information we need, or the personal information you provide is incomplete or inaccurate, some or all of the following may occur, we may not be able to:
- (a) provide you with our products or service;
 - (b) respond to your requests for information;
 - (c) accept your products or services; or
 - (d) consider your job application.

3 Use and disclosure

- 3.1 Generally, we only use or disclose personal information about you for the purposes for which it was collected (as set out above). Subject to 3.7, we may disclose personal information about you to:
- (a) our related bodies corporate to facilitate our and their internal business processes;
 - (b) our employees, contractors and consultants, agents, and other parties who require the information to assist us with facilitating our internal business processes and operations (including IT and technology services providers), providing you with information, goods and services, and with establishing, maintaining, managing, or ending our relationship with you;
 - (c) to third parties as reasonably required in connection with a potential sale of all or any part of our business; or
 - (d) any other entity, including government and law enforcement agencies, as otherwise permitted or required by law, or notified to you at the time the information is collected.
- 3.2 In addition to the above, we may also disclose credit related information about you to:
- (a) credit reporting bodies, being Equifax Pty Ltd (contact details are available at www.mycreditfile.com.au/support), for information about how credit reporting bodies manage credit related personal information, see their privacy policies available on the websites set out above;
 - (b) our related entities, or a person who manages credit, to manage credit or for related internal management purposes that are directly related to the provision or management of commercial credit;
 - (c) other Australian credit providers (either with your consent, or as permitted by law);
 - (d) enforcement bodies;
 - (e) external dispute resolution providers;

- (f) guarantors or proposed guarantors (either with your consent, or as permitted by law);
 - (g) credit insurers;
 - (h) debt collectors; and
 - (i) other third parties where required or authorised by law.
- 3.3 Credit reporting bodies we disclose to may include your information in reports provided to other credit providers to assist them to assess your credit worthiness. If you do not pay for the products and services that we provide to you, if you commit fraud or try to do so, or if you otherwise commit a serious credit infringement, we may disclose this information to these credit reporting bodies. This may affect your ability to obtain credit in the future.
- 3.4 You may (by using the contact details set out above) request that credit reporting bodies do not:
- (a) use your credit reporting information for the purposes of pre-screening of direct marketing; or
 - (b) disclose your credit reporting information if you reasonably believe that you have been, or are likely to be, a victim of fraud.
- 3.5 We may expand or reduce our business and this may involve the sale and/or transfer of control of all or part of our business. Personal information or credit-related information, where it is relevant to any part of the business for sale and/or transfer, may be disclosed to a proposed new owner or newly controlling entity for their due diligence purposes, and upon completion of a sale or transfer, will be transferred to the new owner or newly controlling party to be used for the purposes for which it was provided under this privacy policy.
- 3.6 We will also disclose your personal information or credit-related information to a third party where the personal information or credit-related information was collected from you for the purposes of passing that information on.

Tax File Numbers

- 3.7 We collect, use, store and disclose Tax File Numbers only for the purposes required by law. We are not permitted to use those Tax File Numbers as our own internal identifiers for individuals, and we must comply with the Tax File Number Rule (click [here](#)) before sharing Tax File Numbers with any third party.

4 Disclosure of personal information and credit-related information overseas

- 4.1 We may disclose personal information outside of Australia to related bodies corporate, employees, agents, contractors, third party suppliers and information technology and cloud services providers in locations other than Australia, including in the United States.
- 4.2 If we do, we will take reasonable steps to ensure that the overseas recipient to whom we disclose the personal information complies with the APPs in relation to your personal information as required by the Privacy Act.

Credit Information

- 4.3 We may disclose credit-related information to credit reporting bodies overseas and to our related bodies corporate who are based overseas, including in the United States.

5 Security

- 5.1 We may hold your personal information in either electronic or hard copy form. We take the security of your personal information very seriously and will take such steps as are reasonable in the circumstances (including through physical, technical and administrative means) to protect your personal information from loss, interference, misuse, unauthorised access, modification or disclosure as required by law in Australia. These steps may include access controls, encryption and secure premises.
- 5.2 However, no data transmission over the internet can be guaranteed to be totally secure and we cannot guarantee that such transmission will be secure. Unless otherwise specified, we will delete your personal data when it is no longer necessary to achieve the purpose for which it was collected and no legal obligations exist that requires a longer retention.

6 Access and correction

- 6.1 You may access the personal and credit-related information we hold about you by making a written request using the contact information provided below. We will respond to your request within a reasonable period (and within 30 days for credit-related information unless unusual circumstances apply). Except where prohibited by the Privacy Act and the Privacy Credit Reporting Code, we may charge you a reasonable fee for processing your request (but not for making the request for access).
- 6.2 We may decline a request for access to personal information in circumstances prescribed by the Privacy Act, and if we do, we will give you a written notice that sets out the reasons for the refusal (unless it would be unreasonable to provide those reasons), including details of the mechanisms available to you to make a complaint.
- 6.3 If, upon receiving access to your personal information or at any other time, you believe the personal information or credit-related information we hold about you is inaccurate, incomplete or out of date, please notify us immediately by using the contact information provided below. We will take reasonable steps to correct the information so that it is accurate, complete and up to date and, in the case of credit-related information, will provide written notice of that correction.
- 6.4 If we form the view that we will not be able to resolve your correction request relating to credit-related information within 30 days, we will write to you seeking an extension of time, and notify you that you can complain to a recognised external dispute resolution scheme.
- 6.5 If we refuse to correct your personal information or credit-related information, we will give you a written notice that sets out our reasons for our refusal (unless it would be unreasonable to provide those reasons), including details of the mechanisms available to you to make a complaint.

7 Complaints and feedback

- 7.1 If you wish to make a complaint about a breach of the Privacy Act, the APPs or a privacy code that applies to us, please contact us using the details below and we will take reasonable steps to investigate the complaint and respond to you.
- 7.2 If after this process you are not satisfied with our response, you can submit a complaint to the Office of the Information Commissioner. To lodge a complaint, visit the 'Complaints' section of the Information Commissioner's website, located at <http://www.oaic.gov.au/privacy/privacy->

[complaints](#), to obtain the relevant complaint forms, or contact the Information Commissioner's office.

- 7.3 If you have any queries or concerns about our privacy policy or the way we handle your personal information, or would like to make a request for access to or correction of your personal information, please contact us at:

Street address: Unit 2 59-61 Burrows Road, Alexandria NSW 2015

Email address: customerservice.ANZ@hygiena.com

Telephone: +61 1800 844 045

Website: www.hygiena.net.au

For more information about privacy in general, you can visit the Office of the Information Commissioner's website at www.oaic.gov.au.

8 Statement of notifiable matters under the Privacy Credit Reporting Code

- 8.1 Under the Privacy Credit Reporting Code, there are several 'notifiable matters' that we are required to disclose to you at or before the time of collecting personal information that is likely to be disclosed to a credit reporting body.

- 8.2 Those matters are:

- (a) the credit reporting body may include the credit information we provide to it in reports, which it then provides to other credit providers to assist those other credit providers to assess your credit worthiness;
- (b) if you commit a serious credit infringement, we may disclose this to a credit reporting body;
- (c) you can request a copy of this Credit Reporting Policy by contacting us, or obtain it directly from our website;
- (d) you can request a copy of Equifax's credit reporting policy from its website at https://www.equifax.com.au/credit-reporting-policy?_ga=2.242721863.438876294.1689829153-1423120347.1689829153 or by contacting them directly by email using the form at <https://www.mycreditfile.com.au/support>;
- (e) you have the right to access credit information we hold about you, request that we correct the information, and make a complaint, as set out further in the remainder of this Credit Reporting Policy;
- (f) you can request a credit reporting body not to use your credit reporting information for the purposes of pre-screening of direct marketing by us; and
- (g) you can request a credit reporting body not to use or disclose your credit reporting information if you believe on reasonable grounds that you have been, or are likely to be, the victim of fraud.

- 8.3 You can ask us to provide you a hard copy of this policy (including the Statement of Notifiable Matters).