



## Credit Reporting Privacy Policy

### Introduction

1. This Credit Reporting Privacy Policy of Pebmac Pty Ltd ACN 010 621 851 trading as MOCO Food Services is MOCO Food Services official credit reporting privacy policy as required by the *Privacy Act 1988* (the “Act”) and particularly Part IIIA of that Act and the Credit Reporting Code (the “CR Code”) and it applies to all credit information and credit eligibility information about individuals (“credit information”) collected, held and used by MOCO Food Services in its activities as a credit provider.

In this policy we explain how and why we collect credit information about individuals, how we use such information, and what controls individuals have over our collection and use of information about them. This policy is relevant to individuals who are current and former credit customers, as well as other individuals that MOCO Food Services deals with in connection with credit we provide to our credit customers (for instance, such individuals may be guarantors or directors of corporate customers).

2. MOCO Food Services is committed to complying with Commonwealth legislation and regulations (the Act and the CR Code) governing privacy of credit information about individuals by credit providers and to protecting and safeguarding the privacy of individuals when they deal with us.

### Collection of information and Types of Information Collected

3. MOCO Food Services collects, holds and uses various types of credit-related information about individuals, which information includes:
  - identification information such as current and prior names and addresses, age, contact details and driver’s licence number;
  - applications for credit (including the name of each relevant credit provider), the type and amount of that credit and the fact MOCO Food Services has accessed credit information to assess a relevant application for its business services;
  - that MOCO Food Services and other credit providers are or have been a provider of credit to an individual (or an entity associated with an individual) and the type, characteristics and maximum amount of credit that have been provided or will be provided;
  - the date that any credit contract MOCO Food Services or other credit providers have or had with an individual was entered into and the date that it comes to an end;
  - payments owed to MOCO Food Services or another credit provider, in connection with credit provided to an individual (or an entity associated with an individual) or in relation to which an individual is a guarantor (and, if there is subsequently paid any overdue payment, the fact of that payment);
  - whether in MOCO Food Services or another credit provider’s opinion an individual has committed a serious credit infringement;
  - whether an individual has entered into arrangements with MOCO Food Services or other credit providers in connection with credit provided to the individual (or an entity associated with the individual);



- court proceedings information, personal insolvency information and credit-related publicly available information;
- scores, ratings, summaries, evaluations and other information relating to an individual's credit worthiness which is derived by MOCO Food Services or its agents wholly or partly on the basis of the information above;
- certain administrative information relating to credit, such as account and customer numbers.

While the Act uses a variety of terms to refer to such information as referred to above, for ease of understanding and reading this policy, such information is referred to hereinafter as "credit information".

4. Credit information may be collected by MOCO Food Services in a number of ways including:
  - being provided by an individual directly to MOCO Food Services or by persons acting on behalf of the individual (such as on applications or other forms);
  - being information provided by the individual on an application for credit with another credit provider;
  - being information that is in the public domain;
  - being information that is derived by MOCO Food Services from an individual's usage and (where applicable) trade on and transactional history on any account (of the individual or of an entity associated with the individual) held by MOCO Food Services.

## How Credit Information is Held

5. At or before the time any credit information is collected by MOCO Food Services about an individual, we will take reasonable steps to ensure that the individual is made aware of who we are, the fact that the individual is able to gain access to the information held about the individual, the purpose of the collection, the type(s) of entities to which we usually disclose such information collected about the individuals, any laws requiring the collection of the information and the main consequences for the individual if all or part of the information is not collected.

6. MOCO Food Services may hold credit information about an individual in physical form or in electronic form on our systems or the systems of MOCO Food Services IT service providers.

The credit information MOCO Food Services holds about individuals is protected by physical, electronic, and procedural safeguards and MOCO Food Services also requires its service providers that hold and process such information on MOCO Food Services behalf to follow appropriate standards of security and confidentiality. Any credit information we collect from an individual or about an individual is kept securely and held on secure servers in controlled facilities.

7. MOCO Food Services trains its staff and others who work for it on how to handle credit information appropriately and MOCO Food Services restricts access to what is necessary for specific job functions.



## Use of Information Collected and Disclosure of Personal Information to Others

8. MOCO Food Services may, as permitted by law, collect, hold, use or disclose credit information held about an individual for the purposes for which such information is collected. These purposes include:
- to form decisions as to whether to provide an individual, or an entity associated with an individual, with credit or to accept an individual as a guarantor;
  - to make assessments relating to an individual's credit worthiness which are used in MOCO Food Services ongoing decision-making processes regarding provision of credit and the amount of such credit;
  - to assist an individual or entity associated with the individual in completing a credit application with other credit providers;
  - to participate in the exchange of credit information with other credit providers including obtaining from and providing information to other credit providers and/or trade suppliers as permitted by Part IIIA of the Act and the CR Code;
  - to assist an individual or entity associated with the individual to avoid defaulting on credit-related obligations to MOCO Food Services or other credit providers;
  - to undertake debt recovery and enforcement activities, including in relation to guarantors, and to deal with serious credit infringements;
  - to deal with complaints and meet legal and regulatory requirements; and
  - to assist other credit providers to do the same.

(Some credit information may only be used or disclosed under the Act for some of the above purposes or in some particular circumstances. These particular circumstances are set out in clause 9 below.)

9. Generally, MOCO Food Services will be permitted to use or disclose credit information held about an individual where the individual has consented to the use or disclosure. MOCO Food Services may disclose credit information to a Credit Reporting Body ("CRB") and/or other credit providers about an individual for such purposes as set out at clause 8 above as permitted by the Act. For example, MOCO Food Services may be permitted to disclose credit information to a CRB in such circumstances as where the individual has consented to the disclosure or where the individual has failed to meet payment obligations in relation to credit provided by MOCO Food Services or if the individual has committed a serious credit infringement. Similarly, MOCO Food Services will generally be permitted to disclose credit information to another credit provider about an individual where the individual has consented to such disclosure.
10. CRB's may include credit information provided by MOCO Food Services in reports provided to other credit providers to assist such other credit providers to assess the individual's credit worthiness. MOCO Food Services shares credit information with the following CRB's:

**Illion Australia Pty Ltd**

PO Box 7405, St Kilda Rd, Melbourne VIC 3004

Email: [www.illion.com.au/contact-us/](http://www.illion.com.au/contact-us/) or call Client Services on 13 23 33



### **Equifax**

Equifax Pty Ltd, PO Box 964, North Sydney NSW 2059

Contact Number: 13 83 32

Website: [www.equifax.com.au](http://www.equifax.com.au)

You are able to obtain a copy of Illion and Equifax credit reporting policies from their websites.

MOCO Food Services may, in the future, disclose credit information to a CRB other than Illion and Equifax, but prior to disclosing any credit information about individuals to any other CRB, MOCO Food Services will amend its Credit Reporting Privacy Policy to set out the name and contact details of any such other CRB and will post a notification of the change to the Credit Reporting Privacy Policy on MOCO Food Services website.

### **Rights in Relation to CRB's**

11. Individuals have certain rights in respect of CRB's and the information a CRB holds about the individual and those rights include:
  - Opting out of direct marketing pre-screenings. A CRB may use an individual's credit information to assist a credit provider to market to that individual by pre-screening the individual for direct marketing by the credit provider. This process is known as a "pre-screening". If an individual does not want a CRB (including the CRB listed above) to use that individual's information for the purpose of pre-screening, the individual has the right under the Act to contact the CRB to request that they exclude the individual from such processes.
  - If an individual is a victim of fraud (including identity-related fraud). An individual is entitled under the Act to request that a CRB not use or disclose credit reporting information they hold about the individual in circumstances where the individual reasonably believes that they have been or are likely to be a victim of fraud, including identity-related fraud. The period while this applies is called a "ban period". An individual can make such a request to any CRB, including those listed above.

### **Direct Marketing**

12. As part of MOCO Food Services functions and business activities and to promote the services we can provide to our customers, including in respect of MOCO Food Services credit-related activities, MOCO Food Services may be permitted to use personal information about individuals that individuals have provided to MOCO Food Services for the purpose of direct marketing. Direct marketing includes, but is not limited to, sending information to and/or contacting individuals in relation to promotions relating to MOCO Food Services. All recipients, including individuals, can opt out of receiving direct marketing communications by sending an email to MOCO Food Services Privacy Officer at [privacy@mocofoodsolutions.com.au](mailto:privacy@mocofoodsolutions.com.au). In any direct marketing communication we remind recipients of their right to opt out of receiving direct marketing communications. Moreover, as a general rule, a credit provider such as MOCO Food Services is not permitted to disclose to others credit information about individuals for the purpose of direct marketing.





## **Anonymity and Pseudonymity**

13. Individuals would generally have the option of dealing with MOCO Food Services anonymously. However, this only applies where it is not impracticable for MOCO Food Services to deal with individuals acting anonymously or under a pseudonym. For example, individuals making general enquiries of MOCO Food Services may do so anonymously or under a pseudonym. However, if the dealing with MOCO Food Services is for MOCO Food Services to supply goods and services and/or to enter into contractual relations (such as a commercial credit account) with a customer that is the individual or is associated with the individual, then it is impractical for such individuals to deal with MOCO Food Services on an anonymous basis or under a pseudonym.

## **Links**

14. Our web site may contain links to other web sites and those third party web sites may collect personal information about individuals. We are not responsible for the privacy practices of other businesses or the content of web sites that are linked to our web site. MOCO Food Services encourages users to be aware when they leave the site and to read the privacy statements of each and every web site that collects personally identifiable information.

## **Security and Storage**

15. MOCO Food Services places a great importance on the security of all information associated with our customers, clients and contractors. We have security measures in place to protect against the loss, misuse and alteration of personal information (including credit information) under our control. MOCO Food Services takes all reasonable steps to protect individuals' personal information that is under MOCO Food Services control from misuse, interference, loss and/or unauthorised access, modification or disclosure. All personal information (including credit information) held is kept securely and that which is held electronically is held on secure servers in controlled facilities.
16. Personal information (including credit information) is de-identified or destroyed securely when no longer required by us and no longer required to be held by us.
17. MOCO Food Services retains information provided to us, including individuals' contact and financial and transactional information, to enable us to verify transactions and customer details and to retain adequate records for legal and accounting purposes. Such information is held securely, including on secure servers in controlled facilities.
18. No data transmission over the internet can be guaranteed to be absolutely secure. As a result, while we strive to protect users' personal information (including credit information), MOCO Food Services cannot ensure or warrant the security of any information transmitted to it or from its online products and services, and users do so at their own risk. Once MOCO Food Services receives a transmission, we make every effort to ensure the security of such transmission on our systems.



## Access to and Correction of Personal Information

19. MOCO Food Services is committed to and takes all reasonable steps in respect of maintaining accurate, timely, relevant, complete and appropriate information about our customers, clients and web-site users.
20. Any individual may request access to personal information (including credit information), about them held by MOCO Food Services. Such a request for access to personal information is to be made to MOCO Food Services Privacy Officer.

### **MOCO Food Service Privacy Officer**

PO Box 3076

Mt Ommaney QLD 4074

Telephone: 07 3375 2050

Email: [privacy@mocofoodsolutions.com.au](mailto:privacy@mocofoodsolutions.com.au)

21. Please note MOCO Food Services does not require that, as part of any request by an individual for access to personal information (including credit information), the individual verify their identity so that MOCO Food Services may be satisfied that the request for access is being made by the individual concerned.
22. Please note that MOCO Food Services is not required to give an individual access to credit information about them in circumstances where:
  - giving access would be unlawful; or
  - denying access is required or authorised by or under an Australian law or a court/tribunal order; or
  - giving access would be likely to prejudice one or more enforcement related activities conducted by, or on behalf of, an enforcement body.
23. Inaccurate information will be corrected upon receiving advice to this effect. To ensure confidentiality, details of an individual's personal information (including credit information) will only be passed on to the individual if we are satisfied that the information relates to the individual. From time to time, and having regard to the purpose of the collection and use of personal information (including credit information) about individuals, we may contact individuals to seek confirmation that the personal information provided to us by the individual is accurate, up-to-date and complete.
24. If we refuse to provide an individual with access to their personal information (including credit information) or to correct the personal information (including credit information) held by us about them, then we will provide reasons for such refusal. Such reasons will set out the grounds for refusal, the mechanisms available to complain about the refusal and any other matters that are required by the Act.
25. MOCO Food Services will respond to any requests for access or correction within a reasonable time of receipt of the request, but by no later than 30 days of the request being received.



## Complaints

26. If an individual has a complaint that MOCO Food Services has not complied with its obligations under the Act then any such complaint should be directed in the first instance to MOCO Food Services Privacy Officer at the contact details set out at clause 20 of this policy.
27. Upon receiving a complaint we will, within 7 days, give the complainant written notice acknowledging receipt of the complaint and setting out the process of how we will deal with it. Unless a longer time is agreed by the complainant, we will investigate the complaint and make a decision within 30 days of receipt of the complaint and communicate the decision to the complainant. We aim to resolve all complaints within 30 days of receipt. If we cannot resolve a complaint within 30 days we will notify the complainant of the reasons and specify a date when we expect a decision or resolution will be made and seek the complainant's agreement to extend the 30 period – if the complainant does not agree then we may not be able to resolve the complaint.
28. It may be necessary (and it may be required by the Act), in order to deal with complaint, to consult with a credit reporting body or another credit provider. Further, if, while a complaint remains unresolved, we are disclosing information subject to the complaint to a third party, we may be required to advise the third party about the complaint.
29. If we find a complaint is justified we will resolve it and do what is required to rectify any breach. MOCO Food Services is committed to fulfilling its obligations as an APP entity and a credit provider under the Act.
30. If a complaint is not satisfied with the outcome of MOCO Food Services internal complaints procedure in respect of MOCO Food Services privacy practices then the complainant may refer their complaint to the Office of the Australian Information Commissioner ("OAIC"). The website for the OAIC is: [www.oaic.gov.au](http://www.oaic.gov.au).

## Transfer of Information Overseas

31. MOCO Food Services may utilise local and overseas cloud services for the purpose of storing information. Your personal information may be disclosed to a MOCO Food Services cloud service provider for that purpose. While MOCO Food Services cloud service providers are located in Australia, the country location of our cloud service providers may periodically change.
32. In all other instances, personal information will only be disclosed by MOCO Food Services to overseas recipients in accordance with Australian Privacy Principle 8, such as if the disclosure is required by Australian law.

## Transfer of Information Overseas

33. If MOCO Food Services decides to or is required to change this Credit Reporting Privacy Policy, we will notify of such amendments on our web site and post changes on our privacy policy page so that users may be aware of any such changes and how they may affect them. As such, please remember to refer back to MOCO Food Services privacy policy page regularly to check whether are any amendments.



## Contacting Us

34. For further information regarding our privacy policies, please contact us at the following address:

Email: [privacy@mocofoodsolutions.com.au](mailto:privacy@mocofoodsolutions.com.au)

35. For more information on privacy legislation and the CR Code please visit the website of the Office of the Australian Information Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au)