

## Credit Reporting Policy

BAE Systems Australia Limited and its subsidiaries (the **Company, we** or **us**) may supply goods and services to its customers and suppliers and for that purpose may collect credit information and credit eligibility information about individuals. For such purposes, the Company may be a 'credit provider' for the purposes of Part III of the *Privacy Act 1988* (Cth) (**Act**) and the Privacy (Credit Reporting) Code 2014 (**CR Code**).

The purpose of this credit reporting policy (**CR Policy**) is to provide information about how the Company collects, uses, discloses and stores credit related information held about individuals in accordance with its obligations under the Act and the CR Code.

This CR Policy is to be read alongside the Company's [Privacy Notice](#), and operates in addition to, and where there is any inconsistency, instead of such Notice.

### Collection of credit-related information

The Company does not provide consumer credit, but may provide commercial credit to sole traders, partners or accept a guarantee from an individual. Where necessary to satisfy the Company's business risk, we will collect credit-related information about an individual where it is fair and lawful to do so.

This CR Policy does not apply to the collection or use of credit related information where commercial credit is provided to persons who are not individuals (i.e. corporations, incorporated joint ventures).

Where we intend collecting any credit related information about an individual from a credit reporting body, we will seek the individual's prior written consent.

### Types of credit-related information

The types of information that the Company collects includes:

- Your name, alias or previous name, sex and date of birth.
- Your current address (or last known) address.
- Other identification, such as a 'driver's licence' number.
- The fact that your organisation has applied for commercial credit, or you are a guarantor in respect of that credit application, and we have accessed your credit report to assess that credit application.

- Details of consumer credit or commercial credit (including the name of each credit provider) that you have applied for and the amount of that credit and the fact that a credit provider, mortgage insurer or trade insurer has sought information about you from a credit reporting body in relation to an application.
- Certain publicly available information that relates to your activities in Australia, and your creditworthiness.
- Information (or any opinion) that, in our opinion, you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations).
- Assessments, evaluations, scores, ratings, summaries and other information relating to your credit worthiness which is derived by a credit reporting body or us, wholly or partly based on the above; and/or
- Financial or credit information received from you or your accountant
- Credit and other administrative information arising from our management of the relevant commercial credit and guarantee arrangements
- Repayment history information
- New arrangement information
- Court proceedings information
- Personal insolvency information
- Information from service providers that assist us to provide credit or administer the credit accounts that we provide, including commercial information service providers, credit application assessors, debt collectors and lawyers.

### **Use of Credit-related information**

The Company uses credit related information for the following purposes:

- to assess any application for credit
- to obtain credit related information from a credit reporting body
- to determine credit terms, including appropriate limits
- to assess whether to accept a guarantee
- for ongoing account review and management
- to collect overdue payments or serious infringements
- for directly related management purposes.

## **Disclosure of credit-related information**

We may disclose your credit information to a credit reporting body for the purposes of:

- assessing any credit application made by you;
- any variation (i.e. to increase) a credit limit or other credit terms, or
- for ongoing management and assessment of credit provided to you.

We may also disclose your credit information to our agents or services providers to the extent necessary to carry out the purposes for which the information was collected.

## **Access to & correction of credit related information**

The Act gives individuals certain rights to access and, where necessary, correct their credit-related information.

Should you wish to access any credit-related information about you that is held by us, please contact the Company's Data Protection Lead as set out in the Contact section below.

## **Storage & integrity**

The Company takes all reasonable steps to protect the security of credit-related information that it holds from misuse, interference, loss, un-authorised access, modification or disclosure. This includes taking appropriate measures to protect electronic materials and materials stored and generated in hard copy from interception or external access.

Data is limited to appropriate personnel by access policies, physical access restrictions, network structures, passwords, access tracking and other appropriate methods.

## **Access & correction requests**

If you consider that the credit-related information held about you is inaccurate or incorrect, you may ask us to correct or remove such information.

Should you consider that we have not complied with our obligations under the Act or Code, you may submit your complaint directly to us or to the information Commissioner whose details are available at [www.oaic.gov.au](http://www.oaic.gov.au).

## **Contact**

If you want to contact the Company with any questions, comments or complaints about how the Company collects, uses or retains your credit related information, please contact us at:

Data Protection Lead  
BAE Systems Australia Limited  
Legal Department  
Taranaki Road  
Edinburgh Parks  
EDINBURGH SA 5111

[au.privacy@baesystems.com](mailto:au.privacy@baesystems.com)