

## **Air Liquide AU/NZ Credit Reporting Policy**

This credit reporting policy applies to Air Liquide Australia Limited (ABN 57 004 385 782), Air Liquide Healthcare Pty Ltd (ABN 41 002 653 045), Healthy Workplace Solutions Pty Ltd (ABN 35 121 729 584) (trading as Healthy Sleep Solutions) and Air Liquide New Zealand Limited (NZBN 9429032036121) ("**Air Liquide**", "**we**", "**us**" or "**our**"), and details how we, as credit providers, collect, use and disclose your credit-related personal information. Our handling of credit-related personal information is regulated by privacy laws and credit reporting requirements.

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

### **Types of credit-related personal information**

Air Liquide may collect, hold, use and disclose the following types of credit-related personal information about you:

- identification information, such as your name, address, driver's licence number and/or other similar information;
- information about your business, trading history, references and corporate, partnership or trustee information (as relevant to you);
- information about your past experiences with us and other credit providers, such as the kinds of credit products you have had or sought and how you have managed your obligations, and other information about your financial position and personal circumstances; and
- any other information which you provide to us or others provide to us on your behalf (e.g. references from your referees).

Air Liquide collects credit-related personal 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 (e.g. identity verification providers), our related companies, and other third parties or publicly or commercially available sources. Your credit-related personal information is stored in physical and electronic form and protected by procedural and technical security safeguards.

### **Purpose**

The credit-related personal information Air Liquide 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:

- verifying your identity;
- assessing your application(s) for credit and establishing and administering your credit account;
- considering any other application made by you to us for goods or services;
- conducting appropriate checks for credit-worthiness, obtaining credit reports from credit reporting bodies (including through a consumer and/or commercial credit report from a credit reporting body) to assess an application(s) for credit;
- providing you with products, services, and/or credit you have requested and/or (to the extent permitted under privacy laws and credit reporting requirements) with information which we consider may be of interest to you;
- administering and managing our products, services and credit, including charging, billing and collecting debts;

- exercising any of our powers or performing our obligations under personal property securities legislation, such as registering security interests;
- for our internal operations including record keeping, risk management and analysis, complaint handling, planning and quality assurance and audit purposes;
- undertaking customer relations, including management of our relationship with you and market or customer satisfaction research and product development;
- making arrangements with other organisations to provide services in relation to our goods and services (e.g. we may arrange for mailing houses to distribute invoices and statements to customers, data or internal financing or legal management, back up or secure keeping);
- participating in the credit reporting system (more details below);
- giving any report, copy of any agreements or other documents or information about you to any person who has or will guarantee the repayment of credit provided to you; and
- as required, authorized or prescribed by relevant laws and regulations.

### **Disclosure to Credit Reporting Bodies**

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

- If you request 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 credit provided by us (e.g. 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 provided to other credit providers 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;
- you may request a copy of the credit information that a CRB holds about you and request correction of that information;
- CRBs can use your credit-related personal information for a pre-screening assessment at the request of a credit provider. However, if you are in Australia, if you do not want a CRB to use your credit-related personal 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 personal information the CRB holds about you.
- In Australia, the CRB Air Liquide Australia Limited deals with is illion Australia Pty Ltd ABN 95 006 399 677 (illion Australia). Please see <https://www.illion.com.au> for contact details for illion Australia and information about how they manage personal information they hold about you. The CRB Air Liquide Healthcare Pty Ltd and Healthy Sleep Solutions deals with is Equifax Pty Ltd ABN 26 000 602 862 (Equifax). Please see <https://www.equifax.com.au> for contact

details for Equifax and information about how they manage personal information they hold about you.

- In New Zealand, the CRB Air Liquide New Zealand Limited deals with illion New Zealand Limited NZBN 9429039550385 (illion New Zealand). Please see <https://www.illion.co.nz> for contact details for illion New Zealand and information about how they manage personal information they hold about you.

### **Disclosure to other recipients**

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

- other credit providers;
- our related bodies corporate and joint venture partners;
- 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;
- our insurers, and external advisers (for example, our valuers and lawyers);
- your referees;
- government and other regulatory bodies, law enforcement bodies and courts;
- rating agencies; and
- payment system operators.

Note that some of the recipients to whom we disclose your credit-related personal information may be located outside your jurisdiction, including New Zealand, Australia, Singapore, Malaysia and France.

### **Access to and correction of credit-related personal information**

We try hard to make sure that information about you is accurate when we collect or use it. Subject to some exceptions under privacy laws and credit reporting requirements, we will let you see the credit-related personal information we hold about you and correct it if it is inaccurate, incomplete or out-of-date. If we do not grant you access to your credit-related personal information or do not agree to correct your credit-related personal information we will tell you why.

If you wish to obtain access to and/or correct your credit-related personal information held by Air Liquide, please contact Air Liquide for Australian enquiries on:

Email: [AUPrivacy@airliquide.com](mailto:AUPrivacy@airliquide.com)

Mail: The Privacy Officer, Air Liquide Australia Limited, Air Liquide Healthcare Pty Ltd and Healthy Workplace Solutions Pty Ltd, c/- Air Liquide Australia Limited, Level 9, 380 St. Kilda Road, Melbourne, Victoria, 3004

or for New Zealand enquiries on:

Email: [NZPrivacy@airliquide.com](mailto:NZPrivacy@airliquide.com)

Mail: The Privacy Officer, Air Liquide Air Liquide New Zealand Limited at of 19 Maurice Road, Penrose, Auckland 1061, New Zealand.

Unless we do not agree to your request for access to credit-related personal information, in most cases Air Liquide will provide you with access as soon as reasonably possible following receipt of your request. If you request corrections to your credit-related personal information and Air Liquide agrees with your request, these changes will be made as soon as practicable. If Air Liquide does not

agree to your request for correction, it will notify you of the reasons it does not agree and will note your request on the records it holds about you.

### **Resolving your concerns about your credit-related personal information**

If you have a complaint regarding Air Liquide's management of your credit-related personal information or think we have failed to comply with privacy laws or credit reporting requirements, please prepare your complaint in writing and send it to us at the contact details above.

Once a complaint has been lodged, the Privacy Officer will respond to you as soon as possible. We will endeavour to respond to any complaints received within 30 days.

We may consult with a CRB or another credit provider if we consider it necessary to deal with your complaint. If we disclose your credit-related personal information while investigating your complaint, we may also advise the recipient about your complaint.

In Australia, if you are not satisfied with how we resolved your complaint, you may lodge a complaint with the Office of the Australian Information Commissioner by telephone: 1300 363 992 or email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au).

In New Zealand, if you are not satisfied with how we resolved your complaint, you may lodge a complaint with the Office of Privacy Commissioner by telephone: 0800 803 909 or email: [enquiries@privacy.org.nz](mailto:enquiries@privacy.org.nz).

### **Air Liquide's AU/NZ Privacy Policy**

For details of how we collect, hold, use and disclose non-credit-related personal information, please refer to Air Liquide's AU/NZ Privacy Policy ([http://docs.airliquide.com.au/other/Legal/ALA\\_Website\\_Terms\\_PrivacyPolicy.pdf](http://docs.airliquide.com.au/other/Legal/ALA_Website_Terms_PrivacyPolicy.pdf)). The AU/NZ Privacy Policy, together with the Air Liquide global privacy policy ([https://www.airliquide.com/sites/airliquide.com/files/2018/05/23/air\\_liquide\\_bcr\\_global\\_privacy\\_policy.pdf](https://www.airliquide.com/sites/airliquide.com/files/2018/05/23/air_liquide_bcr_global_privacy_policy.pdf)) (**Global Privacy Policy**), form Air Liquide's **Privacy Policy**.