Simply Fresh (SA) Pty Limited
ACN 168 312 409
ABN 71 168 312 409
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CREDIT REPORTING POLICY

This Credit Reporting Policy applies specifically to credit related personal information which is credit information, credit eligibility information or credit reporting body derived information about an individual ("**credit related information**") and sets out how Simply Fresh (SA) Pty Limited ACN 168 312 409 trading as Simply Fresh Distributors ABN 71 168 312 409 and its 'related bodies corporate' (as that term is defined in the *Corporations Act 2001* (Cth) ("**Simply Fresh**"), manages that information.

Simply Fresh is bound by the *Privacy Act 1988* (Cth) ("**the Act**"), and the Credit Reporting Privacy Code ("**the Code**") to the extent applicable in relation to that credit related information.

This Credit Reporting Policy applies in addition to our Privacy Policy which applies to other personal information. A copy of our Privacy Policy can be provided upon request.

Your acceptance of this Credit Reporting Policy

By completing a credit application, trade credit agreement or entering into contracts with us or otherwise providing us with your credit related information, you agree to the terms of this Credit Reporting Policy. Depending on the manner in which you communicate with Simply Fresh, further privacy information may apply in addition to the matters discussed in this Credit Reporting Policy.

From time to time, Simply Fresh may update this Credit Reporting Policy. When changes are made, we will revise the date of last update as listed at the end of this Credit Reporting Policy. We encourage you to check our website regularly or otherwise ask us for any updates to our Credit Reporting Policy.

Credit related information about you we collect and hold

Simply Fresh collects and holds various kinds of credit related information including:

a) identification information (including an individual's name, age, address);
b) statements that information requests have been made by credit providers, mortgage insurers or trade insurers;
c) default information;
d) court proceedings information;
e) personal insolvency information;
f) publicly available information that relates to an individual's activities in Australia or the external Territories and their credit worthiness;
g) opinions of other credit providers;
h) opinions of credit reporting bodies including credit ratings, scores and evaluations about credit worthiness;
i) individual's credit application history; and
j) any other information relevant to the purposes for which we collect credit related information.

How we collect and hold your credit related information

Simply Fresh will collect your credit related information primarily from you or from someone representing or assisting you. However, where it is unreasonable or impracticable to collect it directly from you, we will collect information about you from third parties. Third parties we may collect your credit related information from include our agents, credit reporting bodies and any other person we consider necessary to carry out our functions.

Simply Fresh maintains appropriate security, data collection, storage and processing practices to ensure such steps as are reasonable in the circumstances are taken to protect your credit related information from misuse, interference, loss, unauthorised access, modification, or disclosure. Where this information is no longer required, Simply Fresh will take reasonable steps to destroy or de-identify the information.

Why we collect, hold, use and disclose your credit related information

Simply Fresh collects, holds, uses and discloses credit related information as reasonably necessary for our business purposes and as permitted by law. These purposes are varied and may include: assessing whether to provide you or your business with credit or to accept you as a guarantor; making credit worthiness evaluations to be used in Simply Fresh's decision making processes; managing credit provided by Simply Fresh; participating in the credit reporting system and providing information to credit reporting bodies as allowed by Part IIIA of the Act and the Code; assisting other credit providers; undertaking debt recovery and enforcement activities; dealing with complaints, dispute resolution and complying with legal and regulatory requirements including the *Personal Property Securities Act 2009* (Cth), the *Corporations Act 2001* (Cth) the *Taxation Administration Act 1953* (Cth), the *Income Tax Assessment Act 1936* (Cth) and other taxation laws.

If credit related information is not collected by us, it may prevent us from engaging in certain activities with you and your business including entering into deferred payment arrangements, trade credit agreements, or other business-related activities where we consider obtaining that information is necessary.

How we use and disclose your credit related information

Disclosure of credit related information to credit reporting bodies:

Simply Fresh may disclose credit related information to credit reporting bodies where the Act and Code permits us to do so. For example, we may disclose credit related information to a credit reporting body when seeking credit reports from credit reporting bodies; or if you or your business fails to meet payment obligations in relation to commercial credit provided by us, we may be entitled to disclose credit related information to a credit reporting body. In addition, a credit reporting body may include the information in reports provided to other credit providers to assist them to assess the individual's credit worthiness.

We are likely to disclose credit related information we collect to the following credit reporting bodies:

- experian
- Website: https://www.experian.com.au/#illion-for-individuals
- Phone: 1300 783 684
- Address: Experian Public Access Centre, PO Box 7405 St Kilda Road, Melbourne Vic 3004

- Equifax (formerly Veda Advantage Information Services & Solutions Ltd)
- Website: http://www.mycreditfile.com.au
- Phone: 13 8332
- Address: Equifax, PO Box 964, North Sydney NSW 2059

Some of your rights in relation to credit reporting bodies:

A credit reporting body may use your credit related information to assist a credit provider to market to you by pre-screening you for direct marketing by the credit provider. If you do not want a credit reporting body to use your credit related information for the purpose of pre-screening, you have the right under the Act to contact the credit reporting body and request that they exclude you.

If you reasonably believe you have been or are likely to be a victim of fraud, you may contact a credit reporting body to request that they do not use or disclose your credit related information. The credit reporting body will explain to you in detail the effects of this.

Disclosure of credit related information to other recipients:

We may, as permitted by law, disclose your credit related information to third parties including agents or other third parties for the internal management purposes that are directly related to the provision or management of credit we provide.

We may disclose credit related information to a debt collection agency, or where you have expressly consented to that disclosure to another credit provider or guarantor, or as otherwise allowed by the Act.

How you access or correct your credit related information

Accessing your credit related information:

To access the credit related information we hold about you, please send a written request to the Privacy Officer. Simply Fresh will attempt to grant you access to the credit related information within 30 days of a request but in some circumstances it may take longer. There is no charge associated with making an access request.

Under the Act we may refuse to give access to the credit related information where for example giving access would disclose commercially sensitive information or information relating to existing or anticipated legal proceedings. If we refuse to provide you with access to credit related information held about you by us, then we will provide written reasons for the refusal and advise you of available avenues of redress.

Correcting your credit related information:

If you believe that any credit related information held by us about you is inaccurate, out of date, incomplete, irrelevant or misleading, please request its correction free of charge by contacting our Privacy Officer. Simply Fresh will attempt to resolve correction requests within 30 days of your making a request but in some circumstances it may take longer. If we need more time to resolve your request we will notify you as to the delay, the reasons for it and seek your written agreement to a longer period.

If your request for correction is successful, we will provide written notice of the correction to you, and where practicable and not prohibited by law, to certain other people we provided the pre-correction information (other than identification information) to, such as relevant credit reporting bodies and to any other third party as required under the Act. If we refuse your request for correction, we will provide written reasons for the refusal and advise you of available avenues of redress.

You have the right under the Act and the Code to obtain your credit related information from a credit reporting body free of charge if the access request relates to a decision to correct information about you. That right may be exercised by contacting the relevant credit reporting body.

How you complain about a breach of the Act

If you believe an act or practice Simply Fresh has engaged in has breached the Act or the Code, you can lodge a complaint free of charge by contacting our Privacy Officer. We will endeavour to contact you to confirm receipt within 7 days of us having received your complaint. Simply Fresh will attempt to resolve the complaint within 30 days of receiving the complaint. If we need more time to resolve your complaint we will notify you as to the delay, the reasons for it and seek your written agreement to a longer period. Depending on the nature of the complaint, it may be necessary for us to consult with third parties, including credit reporting bodies or other credit providers, in order to investigate and resolve your complaint.

If you are unhappy with our resolution of your complaint or with the way Simply Fresh has handled your complaint, you may refer the matter to the Office of the Australian Information Commissioner (see www.oaic.gov.au for further details).

How to contact us

If you have any questions about this Credit Reporting Policy or our handling of your credit related information please contact our Privacy Officer, by sending an email to mailto:mjl@smelectrical.com.ausales@simplyfreshdist.com.au, by sending an online enquiry via our website or by a letter to the attention of the Privacy Officer at Simply Fresh (SA) Pty Limited of 26 Charles Road, Beverley, SA 5009.

This Credit Reporting Policy was last updated on 25 February 2026.