

This notice sets out some important information about the collection of personal information by us.

1. Who are we?

We are Credit Clear Limited ABN 48 604 797 033.. We provide receivables management services to our business clients ("Clients"). Included as part of our services is the Credit Clear technology platform (the "Credit Clear Product"). In some cases, Clients use their own branding for our services and the Credit Clear Product.

Here is how you can contact us on privacy matters:

Mail	Credit Clear Limited Level 4, 6 Riverside Quay Southbank VIC 3006 Australia Attn: Privacy Officer
Email	info@creditclear.com.au

1. How do we collect personal information?

We collect personal information from our Clients who use us to provide receivables management services in relation to their customers ("Customers"). This may include personal information about Customers and personal information about other individuals.

We also collect personal information from individuals directly. The ways we do this include:

- **Using the Credit Clear Product.** When an individual enters personal information into Credit Clear.
- **Registrations/Subscriptions.** When an individual registers or subscribes for a service, list, account, connection or other process and enters personal information details.
- **Contact.** When an individual contacts us, such as making an enquiry about our services or while receiving services from us.
- **Access.** In some cases you may be required to validate your identity in order to use the Credit Clear Product.
- **Internet.** When an individual accesses us through the internet we may collect information using cookies (an individual can adjust their browser's setting to accept or reject cookies) or analytical services.
- **Pixel Tags.** Pixel tags enable us to send email messages in a format that customers can read and they tell us whether mail has been opened.

In some cases we collect personal information about individuals from a third party.

We may also collect personal information from sources such as advertising and information in the public domain. This includes public records and information that an individual posts online, such as social media content.

Personal information may also be collected by us from mailing lists, contractors, staff, recruitment agencies, and our business partners.

2. Why do we collect personal information about you?

We collect personal information mainly to:

- provide products or services to our Customers;
- enable individuals to manage their affairs with our Customers; and

- contact individuals for business purposes and to manage our relationship with individuals or our Customers.

We also collect personal information to enable us to operate our business. This may include the following purposes:

- providing services to an individual;
- verifying an individual's identity;
- communicating with an individual about their relationship with us or our services;
- marketing and promotions;
- competitions, surveys and questionnaires;
- dealing with complaints about or made by an individual, or if we suspect that an individual is in breach of any of our terms and conditions or that an individual has engaged in any unlawful activity;
 - as required or authorised under Australian law (including the Privacy Act) or a court/tribunal; and
- developing and improving our products, client service and relationships.

3. What can happen if we don't collect your personal information?

If you do not provide the necessary personal information to us, we may not be able to provide you or our Customer with the products, services or information that you or they have requested from us.

4. Who do we share personal information with?

We may disclose an individual's personal information to:

- external providers of services who supply business or administrative services to us or manage our business systems; for example, file storage service providers, database and mailing service providers, marketing service providers, providers of payment processing, payment gateways, identity verification services, IT technicians who may need access when providing on-site support (although it is our practice for them to work under supervision), and other professional service providers; or
- our professional advisors and agents.

Where personal information is provided to us by a third party (such as our Client) that third party will always have access to this information as the master record holder.

People or companies who receive personal information from us will only be permitted to access the personal information they need to deliver the service to us, you, or our Clients, or where required by law or our reporting requirements. We take reasonable steps to ensure that these recipients have confidentiality and privacy obligations in relation to the protection of personal information.

If we sell or otherwise transfer part or the whole of our company or our business, personal information collected by us may be disclosed to a third party, prospective buyer, transferee or insolvency practitioner. We will not otherwise disclose personal information unless the disclosure is required or authorised by law, or the individual has given consent.

5. Do we disclose personal information to overseas recipients?

We may use third party service providers to communicate with an individual and to store personal information about an individual. This may result in personal information being in transit or disclosed outside of Australia.

The personal information that we collect and hold will usually be stored in the following locations:

Location of individual	Where personal information is stored
Australia and New Zealand	Australia

Except as set out above, unless we have consent, or the disclosure is required or authorised by law, we will not disclose an individual's personal information to any entity outside Australia in a country that does not have a similar regime to the Australian Privacy Principles.

6. Our Privacy Policy

Our Privacy Policy is available for viewing at [Privacy Policy](#).

VERSION HISTORY

Date	Action	Description
04/09/20	Formatted	Information for website publishing reformatted by Privacy Officer
21/08/21	Update	Updated where personal information is stored Privacy Officer
14/11/22	Review	Reviewed by Chief Legal Officer and determined that no further updates are required.