

## **Coty Australia Credit Reporting Policy**

This policy sets out how Coty Australia Pty Limited collects, stores and uses your credit information, including information about your commercial credit applications and credit accounts with us and information that we obtain from credit reporting bodies (CRBs).

This section Credit Reporting Policy is our credit reporting policy. We may provide consumer credit and/or commercial credit to individuals, and this policy will apply in such circumstances. We may conduct a credit check on you, any joint account holders (or for corporate customers, any directors, partners or other authorised representatives) before credit is provided to you (or your related entity).

The Privacy Act and this policy do not apply to commercial credit provided to companies or other entities, or to individuals who apply for commercial credit. Commercial credit is defined as credit provided to an individual who does not intend to use the credit for wholly or primarily for personal, family or household purposes. However, this policy will apply where we request that a director or other authorised individual guarantees the commercial credit to be provided by us to a company or other entity. This policy will only apply in respect of any uses of individuals' credit-related information as part of any assessment of the creditworthiness of that individual that we undertake and any consideration that we undertake in relation to an individual's suitability as a guarantor.

This policy applies in addition to Coty's Privacy Policy. We recommend that you read this Credit Reporting Policy in conjunction with Coty's Privacy Policy which can be accessed at [Our privacy policy is available at https://www.coty.com/privacy-policy](https://www.coty.com/privacy-policy) This policy applies to current, former and prospective credit customers of Coty.

### **1. How personal information is collected**

This Credit Reporting Policy applies to personal information and credit information that Coty collects about individuals from:

- Coty's Credit Application Form;
- CRBs;
- Trade references; and
- Publicly available sources of information.

### **2. Kinds of personal information held**

Coty collects and holds information about you, including:

- a) your name and contact details;
- b) commercial credit reports from CRBs, including business credit scores and ratings;
- c) personal credit reports for commercial credit applications;
- d) the date your credit account was established with Coty or with your nominated trade referees;
- e) payment information, including your repayment history with Coty and payments owed to Coty;
- f) whether in Coty's opinion or another commercial credit provider's opinion, your organisation pays within payment terms;
- g) your commercial credit limit amount with Coty and your nominated trade referees;
- h) your monthly purchase amounts; and
- i) certain administrative information relating to credit, such as account and customer numbers.

Coty holds information about you on our servers. Coty takes all reasonable steps to protect your information from misuse, interference or loss.

### **3. The purposes for which information is collected and used**

Coty may collect, hold, use and disclose your credit information as reasonably necessary for our business purposes and as permitted by law.

Coty collects, holds, uses and discloses credit information for the purpose of:

- a) providing and delivering Coty's goods to you;
- b) marketing other Coty products and services. You have the right to opt out of receipt of direct marketing information at any time. If you wish to opt out of receiving marketing material from Coty, you may contact our Privacy Officer;
- c) assessing applications for commercial credit;
- d) establishing and managing the relationship with you;
- e) exercising its rights and obligations;
- f) performing any administrative operations; and
- g) collecting payments.

Coty cannot provide its products, or a commercial credit account without collecting the required information.

Some credit information may only be used or disclosed under the Privacy Act for some of these purposes or in some circumstances.

### **4. Disclosure of personal and credit information to other entities or offshore**

Coty also may exchange personal and credit information about you with other credit providers and trade referees listed in your application or in reports provided by a CRB. Coty may exchange that information for the purposes of:

- a) assessing your application for commercial credit and collecting overdue payments;
- b) notifying other credit providers and trade referees of a default by you;
- c) ascertaining the status of credit provided to you by Coty where you are in default with other credit providers; and
- d) assessing your credit worthiness, credit standing or credit capacity.

Coty may, as permitted by law, disclose your credit information to other third parties, including our related companies; organisations that perform credit processing functions, management and debt collection activities on our behalf; organisations involved in debt assignment.

Some of these organisations may be located outside Australia. In disclosing data offshore, Coty ensures that the use and disclosure of personal and credit information transferred is dealt with in accordance with this policy and the safeguards under Australian and New Zealand Privacy Laws.

### **5. Exchange of personal and credit information with CRBs**

Coty may obtain or disclose consumer or credit reporting information about you (or your organisation) from a CRB for the purposes of:

- a) assessing applications for commercial credit or managing your account;
- b) collecting overdue payments relating to commercial credit;
- c) reporting details of any fraud or other serious credit infringement; or
- d) any other activity permitted under the Privacy Act.

Coty uses the credit reporting services provided by Dun & Bradstreet Credit Reporting Bureau (DNB). Dun & Bradstreet may include the information provided by credit providers in reports to assist in assessment of credit worthiness. Dun & Bradstreet may use the credit reporting information it holds about you for "pre-screening" for direct marketing. You have the right to request Dun & Bradstreet not to use the credit reporting information for pre-screening purposes, and not to use or disclose the information if they believe on reasonable grounds that they have been or are likely to be a victim of fraud. Please refer to Dun & Bradstreet's credit reporting policy for details on its management of credit reporting information.

A copy of that policy can be obtained at <http://dnb.com.au/personal.html> or by contacting Dun & Bradstreet as follows:

Dun & Bradstreet - Customer Resolutions  
20/201 Elizabeth St  
Sydney NSW 2001  
13 23 33  
<http://dnb.com.au/index.html>

## **6. How you may access your information and seek its correction**

You are generally entitled under the Privacy Act to access the information Coty holds about you (in a manner you request, if this is reasonable and practicable). You may contact the Privacy Officer using the details below.

If Coty cannot provide access to your information, it will provide you with the reasons why. Depending on the nature of the request, Coty may charge for providing access to this information, however such charge will not be excessive.

If the information Coty holds about you is inaccurate, incomplete or not up to date you may request that Coty corrects the information by contacting the Coty Privacy Officer:

By email: [summer\\_starr@cotyinc.com](mailto:summer_starr@cotyinc.com)  
By post: The Privacy Officer-Coty Australia  
PO Box Q429  
QVB NSW 1230

## **7. How to make a complaint and how complaints will be handled**

If you believe that we have not complied with our obligations under Part IIIA of the Privacy Act, you have a right to complain, please contact the Coty Privacy Officer using the details above in item 4.

It is Coty's policy to handle complaints in a timely, effective, fair and consistent manner. On making a privacy complaint to Coty, you will receive an acknowledgment letter or email within 5 business days. This communication will set out the name of the person responsible for handling your complaint and the expected response time to the complaint. Coty endeavors to make a decision on all written complaints within 20 business days after a complaint is received. If we need more time to resolve your complaint we will notify you as to the delay, the reasons for it and seek your agreement to a longer period.

If Coty considers it necessary in order to deal with your complaint, it may consult with a CRB or another credit provider.

Updated June 2017

**Statement below is to replace the existing statement as set out in page ( ) of the CAF, after clause ( )**

Our Privacy Policy published on our website at [www.coty.com](http://www.coty.com) contains more detailed information about credit reporting and how we handle your Credit Related

Personal Information including:

- a) the credit reporting bodies to which we may disclose your credit information in order to obtain information about your credit worthiness;
- b) how you may obtain information about the credit reporting bodies' management of your Credit Related Personal Information;
- c) your rights to access or seek correction of Credit Related Personal Information or to make a complaint about how we manage your Credit Related Personal Information and how we will deal with that complaint[; and
- d) that we may disclose credit information to overseas entities.

Please contact our Privacy Officer if you would like to have a copy of how we manage your Credit Related Personal Information in another form, such as a hard copy at:

By email: [summer\\_starr@cotyinc.com](mailto:summer_starr@cotyinc.com)  
By post: The Privacy Officer-Coty Australia  
PO Box Q429  
QVB NSW 1230

**Old statement to be deleted**

**STATEMENT TO INDIVIDUALS PURSUANT TO THE PRIVACY ACT 1988**

- a) The contact details of the Supplier set out on page 1.
- b) The personal information requested in this form is required to assess your credit application
- c) Personal information supplied may be disclosed in the course of assessing your application to a credit reporting agency, and if the application exceeds a certain amount of credit, to the parent of the Supplier.
- d) You are entitled upon request to have access to the personal information held by the Supplier.
- e) If the personal information is not provided by you, then your application for credit may not be considered.
- f) By providing the personal information requested, you hereby consent to the collection, use, disclosure and transfer of such personal information in accordance with this Statement and the National Privacy Principles established by the Privacy Act 1988.