

Privacy Policy

www.mnb.com.au

Who the Company collects personal information from

MNB Variety Imports Pty Ltd ("the Company") generally collects personal information about you, including your credit information or credit eligibility information, directly from you. For example, if you complete the Company's Commercial Account Application Form or if you give a personal guarantee in respect of your organisation.

The Company may also collect personal information about you, including your credit information or credit eligibility information, from third parties. For example, from any other organization with whom you have any dealings, a credit reporting body or from publicly maintained records.

Purpose of collection

In general, the Company collects, uses and discloses personal information for the following purposes:

- To conduct its business;
- To market its goods and services;
- To communicate with you;
- To comply with the Company's legal obligations; and
- To help the Company manage and enhance its goods and services.

In addition to the above, the Company also collects personal information, including your credit information or credit eligibility information, by way of the Company's Commercial Account Application Form for the purpose of:

- Assessing your (or your organisation's) request for deferred payment terms;
- Contacting you so as to enable the Company to manage your account and to fulfil its obligations to you or your organisation;
- Interacting with you as a guarantor (if applicable) of your organisation's obligations to the Company; and
- Recovering monies owing to the Company from time to time.

Consequences if information is not collected

If you do not provide the information requested in the Company's Commercial Account Application Form, the Company may not be able to assess a request for deferred payment terms, to establish an account or to increase the credit limit for you or your organisation as the case may be. In addition, you or your organisation may not be able to participate in future offers of goods or services which the Company supplies.

Who the Company usually discloses information to

Personal information submitted, including credit information or credit eligibility information about you, may be disclosed by the Company to entities that are related to or associated with the Company, and organisations that provide the Company with financial services such as its financiers, information technology services, marketing and promotional services and professional advice, such as legal practitioners and accountants.

The Company may also disclose personal information, including credit information or credit eligibility information, to other credit providers and to credit reporting bodies, such as Dun & Bradstreet or Veda, including where there is a payment default by you or your organisation and, if necessary, to the Company's insurers and debt collectors.

The Company may also disclose personal information to any person or organisation who may be interested in buying the whole or part of its business.

What a credit reporting body may do with your information

A credit reporting body, such as Dun & Bradstreet or Veda, may include the information the Company discloses to it, including credit information or credit eligibility information, in reports provided to the Company and other credit providers to assist them to assess an individual's credit worthiness.

If you fail to meet your payment obligations in relation to consumer credit or commits a serious credit infringement, The Company may disclose this to a credit reporting body.

You may request a credit reporting body, such as Dun & Bradstreet or Veda, not to use your credit reporting information for the purposes of pre-screening of direct marketing by a credit provider.

You may request a credit reporting body, such as Dun & Bradstreet or Veda, not to use or disclose your credit reporting information, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

Access, correction and complaints

The Company has a privacy policy which includes information about how the Company collects, stores, uses and discloses personal information, including credit information and credit eligibility information; about how an individual may access the personal information about that individual that is held by the Company and seek correction of that information; and about how an individual may complain about a breach of the privacy principles set out in the Privacy Act by the Company.

The privacy policy also includes information about credit reporting including the details of the credit reporting bodies to which the Company is likely to disclose an individual's credit information.

Disclosure to overseas recipients

The Company is not likely to disclose personal information to recipients located overseas.

Who to contact?

Privacy Policy

www.mnb.com.au

If you have any queries about how the Company collects, stores, uses and discloses personal information, including credit information or credit eligibility information, you can contact the Company's Privacy Officer by email: payments@mnb.com.au