

CREDIT REPORTING POLICY

This policy applies to Nutrien Ag Solutions Limited ABN 73 008 743 217 and its related bodies corporate (**Nutrien Ag Solutions**).

1. PURPOSE AND SCOPE

This policy sets out:

- how Nutrien Ag Solutions manages credit related personal information, including that obtained from credit reporting bodies; and
- how to contact us about our management of your credit related personal information.

To the extent Nutrien Ag Solutions handles your credit related personal information, we are committed to protecting your privacy and to complying with the credit reporting provisions of the Privacy Act 1988 (Cth), the Australian Privacy Principles (APPs), Privacy (Credit Reporting) Code 2014 as registered by the Australian Information Commissioner and any other applicable privacy laws (**Laws**).

Credit related personal information is a type of personal information under the Laws and therefore this credit reporting policy should be read in conjunction with our [Privacy Policy](#).

2. THE TYPES OF CREDIT RELATED PERSONAL INFORMATION WE COLLECT, HOLD, USE AND DISCLOSE

If you or an 'associated entity' (as that term is defined in the Corporations Act 2001 (Cth)) of yours apply for credit or provide a guarantee for credit to access the products and services we offer, the types of credit related personal information we may collect, hold and disclose includes your identification, credit worthiness and any other related necessary information. These may include:

- Your name, address and date of birth
- Family information
- Default, payment, credit card and banking details
- Details about your use of our products or services
- Your credit related personal information, including consumer credit liability, types and amounts of credit you have sought, personal insolvency information and credit eligibility information
- Financial information including repayment history
- Payment or default information
- Government identifiers such as licence details, ABN number or tax file number

3. HOW DO WE COLLECT YOUR CREDIT RELATED PERSONAL INFORMATION?

We may collect your credit related personal information from details included in your application for credit.

Where we outsource our functions to third party service providers, those providers may also collect your credit related personal information from you and other sources on our behalf.

In some cases we may collect your credit related personal information from publicly available records, our related bodies corporate, or non-related third parties.

4. WHY DO WE COLLECT, HOLD, USE, AND DISCLOSE YOUR CREDIT RELATED PERSONAL INFORMATION?

We will only collect, hold, use or disclose your credit related personal information for the purposes:

- disclosed to you at the time it is collected

- to which you have consented, or
- set out in this Policy.

We collect, hold, use and disclose credit related personal information reasonably necessary for our business purposes and as required by law. Those purposes may include:

- Managing and supplying you with products and services
- Managing relationships with customers and stakeholders, including through marketing
- Assessing credit applications or guarantees (which may involve disclosures to trade referees or credit reporting bodies)
- Assessing and investigating insurance claims or risks
- Conducting research, development, and marketing
- Debt collection, confidential dispute resolution or legal proceedings
- Dealing with complaints and internal administrative purposes
- Facilitating and processing payments to and from you
- Responding to enquiries about applications, accounts, and our products and services
- Conducting checks for credit worthiness or fraud
- Assessing job applications or expressions of interest from potential contractors and managing relationships with our contractors
- Identification prevention and investigation of fraud
- Complying with legal and regulatory requirements such as registration of security interests under the *Personal Property Securities Act 2009* (Cth)

We may also collect, hold, use or disclose your credit related personal information for another purpose where that purpose is reasonably related to the purposes set out above or where you have provided your consent.

5. WHEN WILL WE DISCLOSE YOUR CREDIT RELATED PERSONAL INFORMATION TO THIRD PARTIES?

We may disclose your credit related personal information to our related bodies corporate and third parties including credit reporting bodies for the purposes set out above.

Under the Laws, Credit Reporting Bodies are permitted to use credit reporting information to assist credit providers who wish to direct market you. You have a right to contact a Credit Reporting Body and request, at no cost to you, that a Credit Reporting Body does not use your information for this purpose.

You also have a right to request a Credit Reporting Body not to use or disclose your credit-related personal information if you reasonably believe that you have been or are likely to be a victim of fraud (including identity theft).

The third parties to whom we may disclose your personal information include:

- Parties to business or asset transfers
- Credit reporting bodied
- Professional advisers and consultants (such as lawyers, accountants, and auditors)
- To our related bodies corporate and joint venture partners, including parent company Nutrien Inc, in Canada, and affiliated entities in the USA
- Insurers, assessors, and underwriters
- Financial institutions or debt collectors
- Your guarantors and security providers
- Government and regulatory authorities (as required by law)
- Website hosts
- Third party service providers to whom we outsource functions
- Seed breeders or licensees of rights and their professional

- service providers
- Grower associations

6. USE OF THIRD PARTY SERVICE PROVIDERS

We will disclose your credit related personal information when we outsource certain of our functions to third party service providers.

The functions we may outsource include:

- Managing the supply of our products and services
- Assessing credit applications and/or guarantees
- Conducting checks for credit worthiness or fraud
- Establishing and managing credit accounts
- Responding to enquiries about applications, accounts, and our products and services
- Debt collection

Where we disclose your credit related personal information to third party service providers, such disclosure is on a confidential basis or otherwise in accordance with the Privacy Act and the APPs.

7. HOW DO WE STORE AND PROTECT YOUR CREDIT RELATED PERSONAL INFORMATION?

We store credit related personal information in both paper and electronic form, including on the systems of our service providers. We take all reasonable precautions to safeguard your personal information as set out in our [Privacy Policy](#).

8. UNAUTHORISED DISCLOSURE OR ACCESS

Nutrien Ag Solutions has in place a response plan and privacy procedures to deal with unauthorised access to, or disclosure of, your personal information. Please refer to our [Privacy Policy](#).

9. HOW CAN YOU ACCESS OR CORRECT YOUR CREDIT RELATED PERSONAL INFORMATION?

You have the right to access your credit related personal information, subject to some exceptions set out in the Privacy Act. Please refer to our [Privacy Policy](#).

10. DO WE SEND YOUR PERSONAL INFORMATION OVERSEAS?

Sometimes we may send your information (including credit related personal information) overseas, please refer to the Privacy Policy for further information.

11. HOW YOU CAN CONTACT OUR PRIVACY OFFICER OR MAKE A COMPLAINT, OR IF YOU HAVE ANY QUESTIONS ABOUT THIS POLICY

Please refer to our [Privacy Policy](#).

12. CHANGES TO THIS PRIVACY POLICY

Nutrien Ag Solutions may amend this Credit Reporting Policy from time to time. These changes will be posted on the Nutrien Ag Solutions website.