

Privacy Collection Statement

In order to assess the attached credit application made by an organisation, Middendorp Electric Co Pty Ltd as trustee for the Middendorp Brothers Unit Trust (ABN 49 388 705 390) (the "**Company**") collects certain information about certain individuals, being the proprietors or directors of the company that has applied for credit approval from the Company and proposed guarantors. The personal information collected is compiled from information provided either directly by you, from our website, via telephone, from written correspondence or in person. This personal information includes, but is not limited to, details such as names, addresses, phone numbers, driver's licence numbers and birth dates, as well as credit card and bank account details, e-mail addresses, credit reporting information and credit information. There may be occasions when we need to source personal information about individuals from a third party. For example, from a credit reporting body, our business alliance partners, and government agencies.

When You Provide Information

All personal information collected is treated confidentially and is only used for the purposes of assessing any credit application, establishing and maintaining an account for purpose of providing services and goods to you and your organisation, and if required, in the collection of any debts, assisting your organisation to avoid defaulting on its credit obligations, notifying other credit providers of a default by you or your organisation, and assessing your credit worthiness.

If this information is not provided, then the Company may not be able to establish or maintain a trading relationship with your organisation.

The Company will not use your personal information other than for the purposes of:

- assessing any credit application made to the Company by you or by an applicant in respect of which you are a director, principal or partner, or propose to act as a guarantor;
- establishing and maintaining an account for your organisation and managing that account and our relationship with your organisation;
- managing the delivery of products or services to you or your organisation and to charge and bill you for them;
- to send you communications with information about new goods or services, or information about projects being undertaken;
- to provide information to debt collection agencies, solicitors or legal representatives for the purpose of recovering debts and reporting to the Australian Retail Credit Association, any credit reporting body or a debt collection agency of any credit defaults;
- to prevent or investigate any fraud or crime (or a suspected fraud or crime);
- to resolve disputes;
- as allowed or required by law to do so; and
- doing something that one would reasonably expect us to do using the information.

We will not disclose your personal information overseas unless consent is provided by you. We will not sell or disclose your personal information to any individual or entity outside the Company, unless described above, required by law to do so, or where you have consented for the information to be disclosed.

Security of Personal Information

The Company will take reasonable steps in an effort to protect the security of personal information. This includes taking reasonable steps to ensure the information can only be accessed by authorised persons and protecting the information from misuse, interference and unauthorised modification.

The Company' Privacy and Credit Policies

The Company' Privacy and Credit Policies contain information about how you may access and seek correction of your personal information and credit information respectively. These policies also explain how you may lodge a complaint about our management of your personal or credit information. You may access our Privacy Policy or Credit Policy by contacting our Privacy Officer using the contact information at the end of this statement or on our website at www.middys.com.au.

Updating Personal Information

The Company will take reasonable steps to ensure that your personal information is accurate, complete and up-to-date at the time of collecting, using or disclosing the information. You should contact the Company if you believe that the personal information that it holds about you is inaccurate, incomplete or not up-to-date, and we will promptly update the information. If we disagree with your request, you may request that a statement be attached to your personal information.

Privacy Collection Statement

If you want to know what Personal Information we hold

Please contact us. We will try to comply with your request promptly. In some limited circumstances, we may not be able to tell you what personal information we hold about you. This may include where it may threaten the privacy of other individuals, or where the information relates to anticipated legal proceedings, or would reveal our commercially sensitive decision making process, or we are prevented by law from disclosing the information.

Disposal of Personal Information

We will destroy personal information if it is no longer needed for the purposes it was collected, or to meet any legal requirement.

Complaints

If you believe that we have contravened our obligations under Part IIIA of the Privacy Act or the Credit Reporting Code, please contact us. We will endeavour to resolve your complaint within 30 business days. If you are not satisfied with the outcome, you may lodge a complaint with the Office of the Australian Information Commissioner, whose website is: www.oaic.gov.au.

Notice

To the extent permitted by the Privacy Act, the Company may disclose personal information to credit reporting bodies for purposes such as those described above, including notifying them of an inquiry being made by the Company for the purpose of assessing whether or not to give commercial credit, a failure to meet payment obligations and if the Applicant or the undersigned commits a serious credit infringement.

The credit reporting bodies with whom the Company may deal are:

Veda Advantage Veda - Customer Resolutions PO Box 964 NORTH SYDNEY NSW 2059 1300 762 207 corrections@veda.com.au www.mycreditfile.com.au	Dun and Bradstreet Attn: Public Access Centre PO Box 7405 ST KILDA RD VIC 3004 1300 734 806 pac.austral@dnb.com.au www.dnb.com.au	Experian Australia Attn: Credit Report PO Box 1969 NORTH SYDNEY NSW 2060 1300 783 684 creditreport@au.experian.com www.experian.com.au
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If an individual fails to meet their payment obligations in relation to consumer credit or commits a serious credit infringement, the Company may be entitled to disclose this to the credit reporting body. An individual has a right to:

1. access any credit-related personal information about the individual held by the Company;
2. request the Company to correct credit reporting information and to make a complaint to the Company;
3. request credit reporting bodies not to use credit reporting information for the purposes of pre- screening of direct marketing by a credit provider; and
4. request the credit reporting body not to use or disclose credit reporting information about the individual, if the individual believes on reasonable grounds that the individual has been, or is likely to be, a victim of fraud.

To obtain a copy of a credit reporting body's policy about their management of credit-related personal information, or otherwise exercise available rights, please contact them directly.

Changes

The Company reserves the right to change this Privacy Collection Statement at any time and the changes will be effective immediately and will apply to all information held by the Company at the time. Any changes will be made and notified on our website at www.middys.com.au

How to contact us:

If you have any questions or concerns, or wish to obtain a copy of the Company' privacy policy or credit reporting policy, please contact our Privacy Officer as shown below:

Credit Manager
PO Box 328, Mount Waverley VIC 3149
(03) 7067 5555
credit@middys.com.au