Privacy and Credit Reporting Policy

Purpose

This policy explains how AMAC Manufacturing Pty Ltd ABN 25 682 906 056, trading as AMAC Corrosion and AMAC Alloys (**AMAC**, **we**, **us**), manages personal information and credit-related information in accordance with the *Privacy Act 1988* (Cth) (**Privacy Act**), the Australian Privacy Principles (**APPs**) and, where it applies, Part IIIA of the Privacy Act and the Privacy (Credit Reporting) Code (**CR Code**).

Application

This policy applies to both the AMAC Corrosion and AMAC Alloys businesses, and to the individuals we deal with: customers who are individuals (such as sole traders and partners), directors and guarantors of our business customers, contacts at customers and suppliers, website visitors and people who contact us.

It does not apply to employee records. Personal information about AMAC employees is covered by the Employee Privacy Policy in AMAC's Policy Handbook.

POLICY

In Short

- We collect only the information we need to supply our products, manage customer accounts and run our business.
- We do **not** use credit reporting bodies - we neither obtain credit reports nor report to them.
- We never sell your personal information.
- You can ask to see or correct your information, or make a complaint, at any time (see Contact Us below).

Credit Provider

Because we supply goods on credit terms (payment within 30 days of invoice), we are a **credit provider** under the Privacy Act. The sections on credit-related information and credit reporting bodies below explain how we handle that information.

Personal Information We Collect

Depending on how you deal with us, we may collect:

- name, position, employer, business and postal address, phone and email;
- for sole traders, partners, directors and guarantors: residential address, date of birth and other details needed to identify you and assess a credit application or guarantee;
- business details such as ABN, ACN, trust details, trade references and banking details;
- order, quotation, delivery, invoicing and payment history;
- information you provide in enquiries, technical questions, complaints and correspondence;
- marketing preferences and, for our website, technical information such as IP address and pages visited (see Our Website below).

We do not usually collect sensitive information (such as health information). If we need it, for example for site safety, we will only collect it with your consent or where the law allows.

Privacy and Credit Reporting Policy

How We Collect and Hold It

We collect personal information directly from you wherever practicable - for example through our credit application, orders, quotations, emails, phone calls, trade shows and our website. We may also collect it from others where that is reasonable, such as your employer, trade referees, your bank (with your consent), public registers (ABR, ASIC and the Personal Property Securities Register), debt collectors and our professional advisers.

We hold information in electronic systems (including our accounting, CRM and email systems) and in paper files at our Kilsyth premises. We take reasonable steps to protect it from misuse, interference, loss and unauthorised access, modification or disclosure, including access controls, password and multi-factor authentication, managed IT security and secure storage of paper records. When information is no longer needed and we are not required by law to keep it, we take reasonable steps to destroy or de-identify it. We generally keep account and credit records for 7 years after an account is closed or a guarantee is released, to meet our tax and corporations law record-keeping obligations.

Credit-Related Information

When you apply for a credit account or give a guarantee, we collect and hold **credit information** about the individuals involved. This may include:

- identification information (name, date of birth, addresses and employer);
- the fact that credit has been applied for, the type and amount of credit, and the credit limit approved;
- details of guarantees given in support of an account;
- payment history on your account with us, including overdue amounts and payments made after they fell due;
- information about court judgments, personal insolvency and publicly available information relevant to creditworthiness;
- our own assessments and notes about the account (**credit provider derived information**).

We use credit-related information to assess applications for credit and proposed guarantees, to manage and review accounts, set credit limits, collect overdue amounts, and to protect our interests (including registering security interests on the PPSR). We will not use or disclose it for any other purpose unless permitted by the Privacy Act.

Credit Reporting Bodies

We do not use credit reporting bodies. We do not obtain consumer or commercial credit reports, and we do not disclose information to credit reporting bodies. We assess applications using the information you give us, trade references, your bank (with your consent) and public registers. If we decide to use a credit reporting body in future, we will update this policy and ask for your consent before obtaining a report about you.

Who We Disclose Information To

We may disclose personal and credit-related information to:

- your trade referees and bank, to verify information in a credit application (with your consent);
- debt collection agencies, lawyers and other professional advisers (including our accountants, auditors and insurers);

- service providers who help us run our business, such as IT, cloud software, accounting, CRM, email, courier and freight providers;
- guarantors, in relation to the account they have guaranteed;
- a purchaser or prospective purchaser of all or part of our business, under appropriate confidentiality obligations;
- government agencies, courts and others where required or authorised by law.

We require our service providers to handle personal information securely and only for the services they provide to us. **We do not sell or rent personal information.**

Overseas Disclosure

We do not ordinarily disclose credit-related information overseas. Some of our cloud-based software providers (for example email, document storage, accounting and CRM services) may store or process information on servers outside Australia, including in the United States and other countries where those providers operate. Where this occurs, we take reasonable steps to ensure the information is handled consistently with the APPs. Where we supply goods to an overseas customer, we will necessarily exchange contact and shipping information with that customer and freight providers in the destination country.

Automated Decisions

We do not make decisions about credit applications, guarantees or accounts solely by automated means. Our staff make and review these decisions.

Our accounting system (MYOB) produces account ageing reports and overdue and credit-limit alerts that our staff use when deciding whether to approve or review a credit limit, or to place an account on hold. These use your account details, credit limit and payment history. If you have a question about a decision, please contact our Privacy Officer (see Contact Us below).

Direct Marketing

We will only send you marketing emails (such as product news and technical updates) where you have consented or where the law otherwise allows. Every marketing email includes an unsubscribe link, and you can opt out at any time by contacting us. Opting out of marketing does not affect service emails such as quotations, invoices and statements.

Our Website

Our website may use cookies and analytics tools to understand how it is used and to improve it. This information is generally not used to identify you. You can disable cookies in your browser settings, although some features may not work as intended. Our website may link to other websites, which have their own privacy practices.

Anonymity

You can make general enquiries without identifying yourself. However, we cannot open a credit account, accept a guarantee or supply goods on credit without identifying the people involved.

Accessing and Correcting Your Information

You may ask for access to the personal or credit-related information we hold about you, and ask us to correct it if you think it is inaccurate, out of date, incomplete, irrelevant or misleading. Please contact our Privacy Officer (see Contact Us below). We will need to verify your identity.

We will respond within a reasonable time, and for credit-related information within **30 days**. Access is free; we may charge a reasonable fee for the cost of retrieving large volumes of

information, and will tell you in advance. If we refuse access or correction, we will tell you why in writing and how to complain. If we correct credit-related information that we previously disclosed to others, we will notify them where required by law.

Complaints

If you think we have breached the Privacy Act, the APPs or the CR Code, please contact our Privacy Officer in writing with details of your concern. We will:

- acknowledge a complaint about credit-related information within **7 days**;
- investigate it and give you our decision in writing within **30 days** (or tell you if we need more time and why);
- consult a credit reporting body or other credit provider if that is needed to resolve the complaint.

If you are not satisfied with our response, you can complain to the **Office of the Australian Information Commissioner**: www.oaic.gov.au, phone 1300 363 992, or GPO Box 5288, Sydney NSW 2001.

Contact Us

Privacy Officer, AMAC Manufacturing Pty Ltd
1/199 Liverpool Road, Kilsyth VIC 3137
Phone: (03) 9729 8888
Email: accounts@amacgroup.com.au (subject line: Privacy)

Changes to This Policy

We may update this policy from time to time. The current version is available free of charge on request, including in another form where reasonable, and online at:

www.amacgroup.com.au/pages/about-amac-corrosion/policies

This version is effective from 1 November 2026.

Policy version control

Version	1.1
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Date approved	
Date written	October 2026
Written by	AMAC Manufacturing
Date revised	
Revised by	
Next review due	November 2028