

## **HINBRO CREDIT REPORTING POLICY**

### **PURPOSE OF THIS POLICY**

The purpose of this Credit Reporting Policy is to provide information about how we manage your personal credit information and credit eligibility information (**Credit-Related Information**). This Policy does not apply to the collection or use of credit related information about corporations.

You should read this Credit Reporting Policy in conjunction with our Privacy Policy. A copy of our Privacy Policy can be obtained by calling us on 03 9316 1729 or by visiting our website at [www.hinbro.com.au](http://www.hinbro.com.au).

This Credit Reporting Policy may change. We will let you know of any changes to this Policy by posting a notification on our website. Any Credit-Related Information about you collected after an amended Credit Reporting Policy has been posted on our website will be subject to that amended Credit Reporting Policy.

### **TYPES OF CREDIT-RELATED INFORMATION COLLECTED**

The type of Credit-Related Personal Information we collect includes:

- identification information, such as age, date of birth, tax file number
- credit-related information, such as:
  - the type of credit you have obtained and the terms upon which it was obtained
  - the day on which the credit is entered into and the day on which it is terminated or otherwise ceases to be in force
  - repayment history information and default information
  - scores, ratings, summaries, evaluations and other information relating to your credit worthiness
- certain administrative information relating to credit.

### **COLLECTION OF CREDIT RELATED INFORMATION**

We collect Credit-Related Information only by fair and lawful means where it is reasonable and practicable to do so.

We will collect your Credit-Related Information from details you provide in the normal course of our business dealings with you. Such information may be provided by you in paper based or electronic form, or during conversations you have with us.

We may collect information from Credit Reporting Bodies.

We may also collect publicly available information in relation to your activities in Australia and your credit worthiness.

### **USE OF CREDIT-RELATED INFORMATION**

We collect, use and hold your Credit-Related Information:

- to assess your creditworthiness and determine payment terms for the goods and/or services we provide
- for day to day administration purposes
- to satisfy our legal obligations.

## **SECURITY OF CREDIT-RELATED PERSONAL INFORMATION**

We take all reasonable steps to protect the security of the Credit-Related Information that we hold. The protective steps we take include:

- confidentiality requirements of our employees
- document storage security policies
- security measures for access to our systems
- only giving access to Personal Information to a person who is verified to be able to receive that information.

## **DISCLOSURE OF CREDIT-RELATED INFORMATION**

We may disclose Credit-Related information about you to Credit Reporting Bodies and debt collection companies where you are in payment default.

The types of Credit-Related Information that we may disclose to Credit Reporting Bodies includes:

- identification information; and
- information that you have defaulted on a payment due to us and the amount of the default.

Subject to the above, we will not disclose Credit-Related Information about you unless you have authorised the disclosure or it is otherwise in accordance with the law.

## **ACCESSING CREDIT-RELATED INFORMATION**

You are entitled to access your Credit-Related Information held by us.

If you wish to access your Credit-Related Information, you must lodge a request for access by contacting Peter Hinds by email on [info@hinbro.com.au](mailto:info@hinbro.com.au), or by post to PO BOX 237 Altona, Victoria 3018.

We may charge a fee to cover our reasonable costs in meeting an access request.

Where you request access to Credit-Related Information about you that we have, you will be provided with access to the information within 30 days of the request (unless unusual circumstances apply).

We are not required to give you access to this information if:

- it would be unlawful to do so; or
- denying access is required or authorised by Australian law or a court/tribunal order; or
- to do so would likely prejudice one or more enforcement related activities conducted by, or on behalf of, an enforcement body.

If we do not give you access to the Credit-Related Information requested you will receive written notice that explains the reason for the refusal.

## **CORRECTING CREDIT-RELATED INFORMATION**

Please ensure any information you provide is accurate, up-to-date and complete.

You may request that we correct Credit-Related Information that we hold about you by contacting Peter Hinds by email on [info@hinbro.com.au](mailto:info@hinbro.com.au), or by post to PO BOX 237 Altona, Victoria 3018.

If we are satisfied that the Credit-Related Information is inaccurate, out-of-date, incomplete, irrelevant or misleading, then reasonable steps will be taken to correct the information within 30 days, or a longer period as we agree with you in writing.

We will not charge you for correction.

As long as it is reasonable to do so, if we correct Credit-Related Information which we have disclosed to third parties, we will give each recipient of the information written notice of the correction within a reasonable period.

## **COMPLAINTS**

Complaints about alleged breaches of credit reporting privacy obligations, including our obligations under the Credit Reporting Code, may be made by contacting Peter Hinds by email on [infor@hinbro.com.au](mailto:infor@hinbro.com.au), or by post to PO BOX 237 Altona, Victoria 3018.

If you do not consider that your complaint has been adequately dealt with by us, you may make a further complaint to the Office of the Australian Information Commissioner, which has complaint handling responsibilities under the Privacy Act.