LEGAL POLICY

Credit Reporting Information

1.0

Information about credit reporting and your rights.

DATE

6 August 2019

ABN

74 101 234 664

We may disclose to credit reporting bodies personal information about you in connection with your applications for, or other dealings with us regarding, such products or services. Those credit reporting bodies may then include that information in reports that they provide to other credit providers to assist them to assess your credit worthiness.

For example, if you fail to meet your payment obligations to us, or if you commit a serious credit infringement, in relation to consumer credit for our products or services we may be entitled to disclose this information to credit reporting bodies.

We disclose information to the following credit reporting bodies

Equifax Australian Group Pty Ltd (formerly known as Veda)
Telephone: 138332
Address: Equifax Australian Group Pty Ltd
PO Box 964
North Sydney NSW 2059
Email: Membership.query@veda.com.au
Website: www.mycreditfile.com.au/

Dun and Bradstreet (Australia) Pty Ltd
Telephone: 1300 734 806
Email: PACAustral@dnb.com.au
Website: www.checkyourcredit.com.au/

Experian Australia Credit Services Pty Ltd
Telephone: 1300 784 134
Address: Experian Australia Credit Services Pty Ltd
PO Box 1969
North Sydney NSW 2060
Website: www.experian.com.au/credit-services/credit-services.html

A credit reporting body is required to have a policy which explains how they will manage your credit-related personal information. You can view the policy for each credit reporting body that we deal with at the relevant links above.

You can exclude your credit reporting information from pre-screening for direct marketing

Some credit providers (for example, banks and finance companies) can ask credit reporting bodies to pre-screen their direct marketing offers for consumer credit by using credit reporting information. You have a right to ask a credit reporting body to exclude your credit reporting information from such use. You should contact the relevant credit reporting body directly to ask.

You can take steps to protect your credit reporting information if you are the victim of fraud

If you believe that you have been, or are likely to be, the victim of fraud (for example, if you think that someone is misusing your identity to apply for credit) you have a right to ask a credit reporting body not to use or disclose your credit reporting information. You should contact the relevant credit reporting body directly to ask.

How we manage your credit-related personal information

For details about how we manage your credit-related personal information (including credit reporting information), please see our Privacy Statement Policy available at rwts.com.au/privacy or by calling 1300 798 718.

How to access or correct your personal information or make a privacy complaint

If you wish to access any of your personal information that we hold or would like to correct any errors in that information, please contact us using the contact details set out in the how to contact us section of our Privacy Statement, so that we can consider and respond to your request. We may apply an administrative charge for providing access to your personal information in response to a request.

You may also use these contact details to notify us of any privacy complaint you have against us, including if you think that we have failed to comply with the Australian Privacy Principles (APP) or any binding APP code that has been registered under the Privacy Act. We are committed to acknowledging your complaint in a prompt manner and will give you an estimated timeframe for when we will respond to your complaint.

While we hope that we will be able to resolve any complaints you may have without needing to involve third parties, you may also be able to lodge a complaint with a relevant regulator such as the Australian Information Commissioner (www.oaic.gov.au) or the Telecommunications Industry Ombudsman (www.tio.com.au).