

## **CREDIT REPORTING POLICY**

### **KELAIR HOLDINGS PTY LTD ACN 009 377 904**

The Privacy Act 1988 (Cth) (“the Act”) and the Credit Reporting Privacy Code requires Kelair Holdings Pty Ltd ACN 009 377 904 (“the Company”) to have procedures in place that covers the collection, use, treatment and disclosure of credit information and credit eligibility that the Company may receive from its customers (“credit information”).

This policy outlines how the Company and its related entities collect, use and manage credit information. This Credit Reporting Policy is in addition to the Company’s Privacy Policy which outlines how the Company collects, uses, treats and manages personal information.

If you have completed the Company’s Trade Agreement or entered into a contract with the Company or provided any credit information to the Company, you are agreeing to the terms of this Credit Reporting Policy.

The Company is committed to complying with the Commonwealth Legislation (the Act, the Australian Privacy Principles and the Credit Reporting Code).

#### **Collection of Credit Information**

The Company may collect and hold credit information such as:

- Identification information, including but not limited to your current and prior names, address(es), date of birth, contact details and drivers licence number;
- Bank account and credit card details;
- Details of products and services provided to you by third parties including information in relation to whether those products and services were provided on a credit arrangement and the terms of that credit arrangement;
- Details of court writs and court judgments against you;
- Bankruptcy, debt agreement and personal solvency information;
- Whether in the Company’s or another credit providers opinion, an individual has committed a serious credit infringement;
- from scores, ratings, summaries, evaluations and other information relating to an individual’s credit worthiness, derived by the Company or its agents or by credit reporting bodies wholly or partially on the basis of the information.

While the Act uses a variety of terms to describe the types of information above, for ease of reference, the Company will refer to such information as “credit information”.

The credit information may be collected:

- directly from you;
- from trade references listed by you;
- from other entities who provide services to the Company related to the products and services the Company provides to an individual;
- from publicly available information;
- from credit reporting bodies (“CRB’s”), such as VEDA or Dun & Bradstreet (“D&B”) or other credit providers with the consent of the individual;
- from an individual’s representative (i.e. spouse, business adviser); and
- from subsidiaries or related entities of the Company.

### **How the Company uses Credit Information**

The Company uses the credit information collected to:

- assess whether an individual should be provided with credit;
- assess whether an individual is suitable as a guarantor for an entity to which the Company is providing credit;
- collect overdue payments and undertake enforcement activities;
- participate in the credit reporting system and provide information to CRB’s as permitted by the Act and the Credit Reporting Code;
- lodge a security interest on the Personal Property Securities Register;
- meet legal and regulatory requirements; and
- assist other credit providers to do the same.

### **Disclosure of Credit Information**

The Company may disclose your credit information to third parties including:

- Credit providers, CRB’s and trade references, such as VEDA and D&B;
- government and regulatory authorities, including the Personal Property Security Registrar;
- The Company’s professional advisers;
- An individual’s representatives;
- Subsidiaries or related entities of the Company; and
- To a likely or actual buyer of the whole or part of the Company or its business.

### **Storing your Credit Information**

The Company will store the credit information provided securely and will take all reasonable steps to prevent:

- unauthorised access to or disclosure of your credit related information; and

- loss or misuse of your credit information.

Once your credit information is no longer needed by the Company, reasonable steps will be taken to destroy or de-identify it.

Information stored within the Company's computer systems can only be accessed by those entrusted with authority and computer network password sanctions.

No data transmission over the internet can be guaranteed to be completely secure. As a result, while the Company strives to protect users' personal information, the Company cannot ensure or warrant the security of any information transmitted to it or from its online products or services, and users do so at their own risk. Once the Company receives your transmission, it makes reasonable efforts to ensure its security on its systems.

### **Access to and Correction of Credit Information**

You may make a written request to the Company to access the credit information the Company holds about you.

The Company will only deny you access to the credit information it holds if there are legal or administrative reasons to deny you access. In circumstances where access is denied, you will be informed in writing of the denial and the reasons access was denied.

The Company will take reasonable steps to ensure that the credit information collected is accurate, complete and up to date. If your personal details change, the Company would require that you contact the Company to update this information. If you have accessed your credit information from the Company or our CRB's and believe that it is not accurate, complete or up to date, then you can request the Company or the CRB to correct it. The Company will comply with the Act in relation to a request to correct your credit information. In the course of the Company's investigation process, the Company may consult with and disclose information to the Company's CRB's and other credit providers. If the Company's investigations reveal that your credit information does not require correction, then the Company will advise you of this in writing and provide you with the contact details for the External Dispute Resolution Scheme ("EDRS") and the Office of the Australian Information Commissioner ("OAIC") to enable you to escalate your request.

The Company may charge a fee for retrieving and providing your credit information. If a fee is to be charged you will be advised of the fee prior to the credit information being provided.

## **Complaints**

If you believe that the Company or the Company's CRB's have collected, used or disclosed your credit information in breach of the Credit Reporting Code or the relevant credit reporting requirements under the Act, you are entitled to make a written complaint to the Company's Credit Manager.

The Company's Credit Manager will use its best endeavours to investigate your complaint and provide a written response to you within 30 days.

If you are unsatisfied with how the Company's Credit Manager has handled your complaint, you have a right to have the matter referred to the Company's EDRS, the details of which will be provided upon request.

If you are unsatisfied with the handling of the complaint by the EDRS you are entitled to make a complaint to the OAIC. For details on how to make a complaint please visit the website of the Office of the Australian Information Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au)

### **How to contact the CRB's**

VEDA

Email: [customercomplaints@veda.com.au](mailto:customercomplaints@veda.com.au)

D&B

Attention to: Complaints Handling Council

Postal address:

PO Box 7405

St Kilda Rd

Melbourne VIC 3004

Email: [chc-au@dnb.com.au](mailto:chc-au@dnb.com.au)

### **How to contact the Company's Credit Manager**

Kelair Holdings Pty Ltd Credit Manager

Phone: (08) 9379 2111

Email: [orders@instantwaste.com.au](mailto:orders@instantwaste.com.au)

### **Changes to this Policy**

The Company may, from time to time, update or change this Credit Reporting Policy. You are encouraged to periodically review this Credit Reporting Policy to be informed of how the Company is using your credit information.

**Further Information**

If you require further information on your privacy rights please visit the website of the OAIC at [www.oaic.gov.au](http://www.oaic.gov.au).