

## **Credit Reporting Policy**

### **Tradelink Pty Limited trading as Tradelink Plumbing Centres**

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#### **What is this Credit Reporting Policy about?**

This Credit Reporting Policy describes how Tradelink Pty Limited ACN 000 003 832 trading as Tradelink Plumbing Centres (**we or us**) will manage your credit information and your credit eligibility information. Our handling of your credit information is in compliance with our obligation under the *Privacy Act 1988 (Act)* and the *Credit Reporting Privacy Code (CR Code)*.

This document is to be read together with our Privacy Policy, available [here](#).

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#### **Collection of credit information and credit eligibility information**

- **What credit information and credit eligibility information do we collect?**

We may collect, use, hold and disclose credit information about you. You consent to such collection, holding, use and disclosure of your credit information in accordance with the terms of this policy.

The terms "credit information", "credit eligibility information", "credit reporting information" and "personal information", as used in this policy, are as defined in the Act.

If you apply for commercial credit or provide a guarantee for commercial credit, the kinds of credit information and credit eligibility information that we may collect and hold about you includes information used to identify you, your creditworthiness and any other related information necessary or incidental to the products and services which we provide or propose to provide to you. This may include:

- credit reporting information obtained from a Credit Reporting Body (**CRB**);  
or
- information that we derive from credit reports that has a bearing on your credit worthiness and which is, has been, will be or could be used to establish your eligibility for consumer credit; or
- identification information; or
- consumer credit liability information; or
- repayment history information; or
- a statement that an information request has been made in relation to you by a credit provider; or
- the type of credit and the amount of credit in the application that has been made by you and in connection with which we have made an information request about you;
- payment or default information; or
- new arrangement information; or
- court proceedings information; or
- personal insolvency information; or
- publicly available information in relation to your creditworthiness.

Sometimes, we may gather credit information and credit eligibility information about you from a third party, such as the kinds of information listed above, for example, from CRBs or intermediaries and spouses or from publicly available information. Such information may be derived by a CRB from credit information held by the CRB about you.

- **Why we collect your credit information and credit eligibility information**

The credit information that you provide allows us to perform our functions or activities. We may not be able to provide you with credit in respect of the products or services you require if you do not provide all of the information requested or do not consent to how your credit information and credit eligibility information is managed in accordance with this policy.

- **How will we use your credit information and your credit eligibility information?**

We will collect, hold, use and disclose credit information and credit eligibility information about you to:

- assess your creditworthiness; or
- assess applications for credit or whether to accept you as a guarantor in relation to credit; or
- assist you to avoid defaulting on your credit obligations; or
- notify other credit providers or a CRB of a default by you;
- comply with regulatory or legal requirements including the Competition and Consumer Act 2010 (Cth), the Corporations Act 2001 and amendments to these acts or regulations or codes made pursuant to these acts; or
- enable a third party such as an insurer to assess the risk of providing insurance; or
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations; or
- assess whether to securitise and/or arrange for the securitising of the credit facility; or
- where applicable under the law, consider hardship requests; or
- assess whether to vary a credit facility we provide to you.

We will also collect, hold, use and disclose credit information and credit eligibility information about you to comply with Australian legislation, including the *Corporations Act 2001*, *Proceeds of Crime Act 1987* and *Anti-Money Laundering and Counter Terrorism Financing Act 2006* and any amendments to these acts.

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## **Disclosure of credit information and credit eligibility information**

We may disclose your credit information and credit eligibility information to any of the following third parties:

- any regulatory, governmental organisation or industry or legal body which governs the conduct of any part of our business in any jurisdiction or as required by law or regulation;
- our related bodies corporate;

- a third party who is supplying a service to us such as a person who manages credit provided by us;
- any other third party provided that we obtain your prior written consent;
- our financial advisers, legal advisers or auditors;
- an external dispute resolution scheme of which we are a member; or
- your representatives (including your legal adviser, mortgage broker, financial adviser, executor, administrator, guardian, trustee, or attorney); or
- where permitted by law, debt collection agencies or other lenders; or
- CRBs - see below; or
- as otherwise permitted by law.

We only disclose your credit information and credit eligibility information as permitted by the Act and the CR Code.

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### **Do we disclose credit information and credit eligibility information outside of Australia?**

We may disclose your credit information and credit eligibility information to our related bodies corporate, which are based overseas which are registered and governed by laws outside the Australian jurisdiction. These related bodies corporate to which your credit information and credit eligibility information may be transferred, may be located throughout the world (including but not limited to New Zealand).

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### **Credit reporting bodies and your credit information**

CRBs are permitted under the Act and the CR Code to use and disclose your credit information. If you apply for commercial credit or offer to act as a guarantor, we may disclose your credit information to, or collect credit information about you from, a CRB. This information is used for the purpose of determining your eligibility for credit, and we may process the information to assess your creditworthiness and suitability for credit.

#### What CRBs do we deal with?

We will deal with the following CRBs:

- VEDA Advantage Ltd  
PO Box 964 North Sydney 2059, [www.veda.com.au](http://www.veda.com.au), 1300 762 207; and

Further information about how this CRB manages credit related personal information can be found in its privacy policy available on its website or by contacting it directly.

#### CRBs and fraud

If you think that you have been or are likely to be a victim of fraud, you can request the CRB not to use or disclose credit reporting information about you.

#### Pre-screening and CRBs

You have the right to request a CRB not to use or disclose credit reporting information about you for the purposes of pre-screening of direct marketing by a credit provider.

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## Storage of your credit information and credit eligibility information

We use industry-standard methods and take such steps as are reasonable to protect your credit information and credit eligibility information from unauthorised access, modification or disclosure and from misuse, interference and loss.

Among other techniques, we usually:

- (a) store such information on a computer behind our "firewall" in a secure location;
- (b) restrict the number of employees internally who can access such data; and
- (c) keep hard copies of documents in lockable cabinets in a secure location.

Once credit information is no longer required by us for the purposes for which it was collected or held or otherwise in accordance with the Act, we will take all steps as are reasonable in the circumstances to ensure that it is either destroyed or de-identified.

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## Access and Correction of your Credit Information

You may request access to the credit information and credit eligibility information that we hold about you. We may be able to provide you with access to this information in a manner that you request if this is reasonable and practicable.

You may request us to correct the credit information and credit eligibility information held in relation to you if you believe that it is inaccurate, out of date, incomplete, irrelevant or misleading.

You may make an access or correction request at any time by contacting the Privacy Officer by **email** at [Chris.D'Cruz@fletcherbuilding.com.au](mailto:Chris.D'Cruz@fletcherbuilding.com.au) or by **mail** to the Privacy Officer, Locked Bag 7013, Chatswood DC, NSW, 2067.

We will endeavour to respond to your request within 30 days.

If we do not agree to provide access or make the requested changes to your credit information and credit eligibility information, we will notify you of this in writing, providing our reasons for the refusal.

If you are not satisfied with our response to your access or correction request, you can make a complaint to the OAIC. Please see our Complaints section below for information on making a complaint.

To ensure that you have access to the most up to date credit information about you, you should also request access to credit reporting information about you held by the CRBs listed above.

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## Complaints

You have the right to make a complaint if you believe that we have not complied with our obligations under the Act and the CR Code. To make a complaint, contact us in writing using the contact details listed below.

We will endeavour to respond to your complaint within 30 days.

If you are not satisfied with our response to your complaint, you may wish to refer your complaint to the Office of the Australian Information Commissioner. For contact details, please see [www.oaic.gov.au](http://www.oaic.gov.au).

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### **Changes to the Credit Reporting Policy**

We may, at our discretion, change our approach to the handling of credit information and will, in such instances, update the Credit Reporting Policy to reflect these changes. The most up-to-date copy of the Credit Reporting Policy will be available on the [Tradelink Website](#)

This document is effective and up to date as at **3<sup>rd</sup> February 2015**