

## **Statement of Notifiable Matters**

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

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This statement has been prepared by Tradelink Pty Limited trading as Tradelink Plumbing Centres (**Tradelink, we or us**) to provide you with information on the credit reporting bodies that Tradelink deals with and to notify you about the rights you have in relation to your credit information.

#### **Credit information**

Credit information and credit eligibility information is personal information that may have a bearing on commercial credit that has been provided to you or that you have applied for or is about you as a guarantor of commercial credit. Credit information about you may include:

- 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
- default information; or
- payment information; or
- new arrangement information; or
- court proceedings information; or
- personal insolvency information; or
- publicly available information in relation to your creditworthiness.

Credit information applies to both consumer credit and commercial credit.

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

Credit reporting bodies are permitted under the *Privacy Act 1988* and the Credit Reporting Privacy 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 credit reporting body. 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.

#### **Credit reporting bodies that Tradelink may disclose credit information to**

Tradelink will deal with the following credit reporting bodies:

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

Further information about how this credit reporting body manages credit related personal information can be found in its privacy policy which can be obtained from its website or by contacting it directly.

#### **Tradelink's Credit Reporting Policy and how you may access your credit information**

Tradelink manages credit information in accordance with its Credit Reporting Policy which can be obtained on the [Tradelink Website](#) or by contacting Tradelink on [Chris.D'Cruz@fletcherbuilding.com.au](mailto:Chris.D'Cruz@fletcherbuilding.com.au). Tradelink's Credit Reporting Policy contains further information on:

- how you can access the credit information that Tradelink holds about you;
- how you can correct the credit information that Tradelink holds about you;
- how you can complain about a breach of regulatory obligations by Tradelink;
- the locations outside of Australia that Tradelink may disclose your credit information to.

### **Your rights in relation to your credit information**

Credit reporting bodies offer a service to credit providers wishing to send direct marketing material about credit services to individuals. This is called "credit pre-screening". You have the right to request the credit reporting bodies do not use your credit information for this purpose. To opt out of credit pre-screening, contact the credit reporting body, using the contact details provided above.

You can also ask a credit reporting body not to use or disclose your credit reporting information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud.