

carbonTRACK Credit Reporting Policy (Australia)

About this Policy

This Credit Reporting Policy explains how we manage your credit information in connection with products and services we provide. Our handling of credit information is regulated by the *Privacy Act 1988* (Cth) (Privacy Act), and the Privacy (Credit Reporting) Code.

What is credit information?

Credit information is personal information that has a bearing on credit that has been provided to you or that you have applied for. It relates primarily to your credit related dealings with us and covers the various types of information that can be collected by third parties that report on credit worthiness.

Credit information includes:

- identification information
- information about your credit account
- details about information requests we make about you to credit reporting bodies
- credit worthiness information from data we receive from credit reporting bodies
- information about overdue payments, credit infringements and information about payments or subsequent arrangements in relation to either of these
- publicly available information like bankruptcy and credit-related court judgments

Why we hold, use and disclose credit information

The main reason we collect, use, hold or disclose credit information is to provide you with products and services. Our use and disclosure of credit information is regulated by the Privacy Act and Credit Reporting Privacy Code. We will only use or disclose such information for purposes permitted by these laws. This includes:

- checking whether you are eligible for the product or service;
- processing credit-related applications and managing credit we provide;
- providing and managing the product or service;
- assisting you to avoid defaults;
- collecting amounts you may owe us in relation to such credit;
- assigning our debts;
- participating in the credit reporting system and
- as required or authorized by another law including any regulatory requirements to prevent fraud, crime or other activity.

We may also use and disclose your credit information for other purposes and in other circumstances as described in our Privacy Policy when permitted to do so by the Privacy Act.

How we hold credit information

Much of the information that we hold will be stored electronically by us on a secure network. Some information we hold about you will be stored in paper files for example in reports prepared by credit related bodies. We use a range of physical and electronic security measures to protect the security of the credit information we hold. Further information can be found in our Privacy Policy.

Access to and correction of credit information

You can request access to credit information we hold about you. You can also ask for corrections to be made. To do so please contact us using the contact details in the **How to contact us** section in our Privacy Policy, which can be found at: www.carbonTRACK.com.au/legal.

How to make a complaint

If you think that we have not complied with the credit reporting provisions of the Privacy Act or the Privacy Credit Reporting Code, you can make a complaint by using the contact details in the **How to contact us** section in our Privacy Policy, which can be found at: www.carbonTRACK.com.au/legal.

We will acknowledge your complaint as soon as we can after receipt of your complaint. We will endeavor to resolve your complaint within a reasonable time of receiving it. We may need to consult with a credit reporting body or other credit provider to investigate your complaint.

While we hope that we will be able to resolve your complaint, if you are not satisfied with the outcome of your complaint you may make a complaint to the Australian Information Commissioner, (www.oaic.gov.au).

Changes to the Credit Reporting Policy

From time to time we may need to update this Credit Reporting Policy. If we do so, we will post the updated version on our website www.carbonTRACK.com.au/legal. Any updates to the Credit Reporting Policy will be effective from the date on which they appear on carbonTRACK's website. The Credit Reporting Policy should be read regularly to understand and obtain the most up to date version.