

Piling & Concreting Australia (PCA) Pty Ltd trading as Piling & Civil Australia ABN 137 273 682 ("PCA", "we", "our" or "us") is committed to the protection of personal privacy within the scope of applicable law. This Credit Reporting Policy ("CR Policy") covers PCA's collection, management and disclosure of credit information and credit eligibility information held by it and should be read in conjunction with our Privacy Policy. This CR Policy also addresses a number of matters required under the Credit Reporting Code of Conduct ("CR Code").

PCA may update this CR Policy from time to time. The most current version will be located on the PCA website at <http://www.pcacontracting.com.au> and is also available by contacting our Privacy Manager by email or at the address detailed below.

Where we refer to the 'Privacy Act' in this Policy we mean the *Privacy Act 1988* (Cth).

### **Types of Credit Information we collect, hold, use and disclose**

The Privacy Act permits us to collect, hold, use and disclose Credit Information limited to the following:

1. your name, sex, address (and the previous two addresses), date of birth, name of employer, and driver's licence number;
2. the fact we or another credit provider are or have been a credit provider to you; certain terms of the credit contract (including the maximum amount available and the repayment terms); the date you entered into and the date that the credit contract was terminated or otherwise ceases;
3. whether or not you have made monthly payments due and payable in relation to credit provided by us or another credit provider; the day on which the payment is due and payable and if not when overdue payments were made;
4. the fact that you have applied for credit (including the type, amount and name of the credit provider), and the fact that the credit provider has accessed your credit reporting file from a credit reporting body to assess your credit application;
5. any overdue payments of \$150 or more owed to us or another credit provider that are overdue by more than 60 days and for which debt collection has started, and if you subsequently repay such overdue payment, the fact of that repayment;
6. where you have been in default and the amount being so overdue that we or another credit provider have entered into an arrangement to vary your original credit contract or that you have been provided with a new credit contract;
7. information about you that is entered or recorded in the National Personal Insolvency Index;
8. certain publicly available information that relates to your activities in Australia and your creditworthiness;
9. information that, in our or another credit provider's opinion you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations);
10. assessments, evaluations, scores, ratings, summaries and other information relating to your credit worthiness which is derived by the credit reporting body or us or other credit providers wholly or partly based on the above; and
11. administrative information relating to credit provided by us including your account number.

The Privacy Act uses a variety of terms to refer to such information, however in this CR Policy we refer to it collectively as "**Credit Information**".

### **Why PCA collects, holds, uses and discloses your Credit Information**

We collect, hold, use and disclose your Credit Information as reasonably necessary for our business purposes and as permitted by law, including:

1. to assess whether we will provide you with credit;

2. to verify your identity;
3. to derive assessments, evaluations, scores, ratings, summaries relating to your credit worthiness that we use in our decision-making processes;
4. for the ongoing review and management of your credit account with us including to assist you to avoid defaulting on your credit obligations;
5. to participate in the credit reporting system and provide information to credit reporting bodies/credit reference agencies as permitted by the Privacy Act and the CR Code;
6. to a guarantor or someone you have indicated is a prospective guarantor (for the purpose of them deciding whether to act as guarantor);
7. to collect overdue payments, undertake enforcement activities and deal with serious credit infringements (including in relation to guarantors);
8. for exchanging information with credit providers which is permitted under the Privacy Act and the CR Code, including default information;
9. to conduct fraud assessments;
10. to manage our relationship with you and our internal processes and procedures;
11. to deal with complaints; and/or
12. to meet legal and regulatory requirements.

(Some Credit Information may be used or disclosed under the Privacy Act for some of these purposes, or in specific circumstances only)

#### **How PCA obtains Credit Information**

We obtain:

1. credit reporting information about you from third parties including trade/business referees nominated in your Application for Commercial Credit and, Dun & Bradstreet (our Credit Reporting Bodies/Credit Reference Agencies);
2. information about your commercial creditworthiness from businesses which provides information about commercial creditworthiness; and
3. identifying details such as your name, sex, address (and the previous two addresses), telephone number, date of birth, name of employer, and driver's licence number from information that you provide to us (including your completed Application for Commercial Credit) or that is provided by third parties acting on your behalf or with your authority.

#### **Disclosure of Credit Information to Credit Reporting Bodies/Credit Reference Agencies**

We may give your Credit Information to Credit Reporting Bodies/Credit Reference Agencies:

1. to obtain a credit report about you; and/or
2. to use the information in carrying on its credit reporting business, including to create or maintain a credit reporting information file about you; and/or
3. to include such information in reports provided to us or other credit providers to assist them to assess your credit worthiness; and/or
4. if you fail to meet your payment obligations in relation to a credit contract or commit a serious credit infringement.

You may obtain a copy of the credit reporting policy of the Credit Reporting Bodies/Credit Reference Agencies by visiting their website or contacting them as follows:



**Dun & Bradstreet**

**D&B Public Access Centre:** Email [PACAustral@dnb.com.au](mailto:PACAustral@dnb.com.au) or call: 1300 734 806  
Website: <https://www.checkyourcredit.com.au> ]

**How we hold your Credit Information**

We hold your Credit Information in both physical and electronic form on our system and on the systems of our service providers. We take the same safeguards in managing your Credit Information as we do with all other personal information about you according to our Privacy Policy.

**Disclosure of credit information to an overseas recipient**

We do not disclose Credit Information to overseas recipients.

**Access to your credit information**

You have special rights to access your Credit Information held by us. You can contact us on the contact details below to make an access request. We will provide you with access to the extent it is legal to do so within 30 days. We will notify you if we require additional time. If we refuse your request, we will provide you with a notice explaining our decision. There is no charge for making a request for access to your Credit Information.

**Correction of your Credit Information**

If you believe that any Credit Information about you held by us is incorrect, you have a right to request us to correct that information. You can contact us on the contact details below to make a correction request. We will try to resolve your request to If we do not agree with your correction request, we will provide you with a notice explaining our decision and how you can complain about our decision. There is no charge for making a correction request or for the correction of your Credit Information.

**Complaints**

If you believe that we may not have complied with our obligations under the Privacy Act, you can contact us on the contact details below. You will receive an acknowledgement of your complaint within 7 days. If you are not satisfied with the way your complaint is being handled, you can contact the **Office of the Australian Information Commissioner** by post: GPO Box 5218 Sydney NSW 2001 or by telephone: 02 9284 9749 or visit their website for up-to-date contact information: <http://www.oaic.gov.au/>

**Contact details**

If you have any questions about our Credit Reporting Policy, wish to update or correct Credit Information we hold about you, or have any concerns or a complaint regarding how we handle your Credit Information, please contact The Privacy Manager, Piling & Civil Australia, PO Box 1605, Runaway Bay QLD 4216, Fax: (07) 3041 6068 E-mail: [info@pcacontracting.com.au](mailto:info@pcacontracting.com.au).

**AUTHORISED BY**

Signed: \_\_\_\_\_

Position: General ManagerDate: 12-9-16