

When entering into contracts with individuals (such as customers who are individuals) on the basis of full payment not being made before, or at the same time as, the goods or services are provided, we are a 'credit provider' within the meaning of the *Privacy Act 1988* (Cth) in relation to the credit provided.

Who does this policy apply to?

This Credit Information Policy applies to Altogether Group Pty Ltd and all of its subsidiary companies (we, us and our).

What credit information and credit eligibility information do we collect and hold?

Credit-related information is information about how you manage your credit, the credit that you have applied for or obtained, your payment history and creditworthiness and the information contained in your credit file. The types of credit information about you that we collect and hold may include information we use to identify you (such as your name, address, date of birth, driver's licence numbers and passport numbers), your credit history (including any repayments or late repayments you have made), details of any credit provided to you by other credit providers, any score that a credit reporting body provides to us and details of any credit-related court proceedings or insolvency applications that relate to you.

We may collect credit information from you and also from credit reporting bodies and other credit providers who have provided credit to you. We may use this information to conduct a credit assessment on you and to decide whether to provide our services to you on credit. We may disclose your information to third parties, including debt collection agencies, credit management agencies, other credit providers, credit reporting bodies and (where required or authorised by law) government bodies and regulatory authorities.

The credit reporting body that we may disclose your information to is Equifax Australia Information Services and Solutions Pty Limited (**Equifax**), whose contact details are available at www.mycreditfile.com.au/support. You may obtain a copy of Equifax's credit reporting policies by visiting their website or by contacting them using the contact details set out at www.mycreditfile.com.au/support.

The types of information that we may disclose to Equifax (which may be before, during or after the provision of credit to you) include:

- your name, gender, date of birth; your current and previous addresses, the fact that you have applied for credit, the fact that we provide or deny credit to you;
- default information (but only where we have provided you with consumer credit and you are at least 60 days overdue in making the payment of \$150 or more and we have given you 14 days' prior written notice informing you of our intention to default list you and requesting that you pay the overdue amount);
- advice that payments have been made or are no longer overdue;
- that you have (or have tried to) defraud us; and
- information that, in our opinion, you have committed a serious credit infringement (but only where we have provided you with consumer credit).

If you reasonably believe that you have had your identity stolen or have been defrauded, you can contact Equifax (using their contact details as listed above) and ask them not to disclose your credit information.

You may request that Equifax do not use your credit reporting information for the purpose of prescreening our direct marketing. To make such a request, please contact Equifax using the contact details provided above.

Why do we collect, hold, use and disclose this information?

We only collect, hold, use and disclose credit information relating to you for the purposes of:

- providing you with goods and services on credit and to obtain payment for those goods and services;
- assessing your ability to pay, within the required time, for those goods and services; and
- arranging debt collection and enforcement action, for the purpose of arranging debt collection and enforcement action in the event that you have not paid our tax invoice in the required period.

Prior to disclosing your personal information (including credit information) to a debt collection agency, we will provide you with written warnings and advise you in writing that the matter will be referred to a debt collection agency collector. Prior to disclosing your personal information (including credit information) to a debt collection agency. We will provide you with written warnings and advise you in writing that the matter will be referred to a debt collection agency.

Our disclosures may affect your ability to obtain credit in the future. After we disclose your information to a credit reporting body, this information may subsequently be included in a credit report that is provided to other credit providers to assist them to assess your creditworthiness.

We may also disclose your credit information to your owners corporation, body corporate, site owner, property manager or resident unit manager.

If you have consented to that, or if such disclosure is permitted in your Customer Contract. Generally, we hold credit information in electronic format. We may store credit information in electronic format with an information technology provider (which may be located overseas).

How to access or seek correction of your credit information

Please refer to the section 'How do you obtain access and seek correction?' in our [Privacy Policy](#).

Contact for privacy issues and complaints in relation to our handling of your credit information

Please refer to the section 'How to contact us' in our [Privacy Policy](#).