

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?

We collect credit information and credit eligibility information from individuals, and in limited circumstances, from credit reporting bodies. 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. Examples of the information we collect and hold include information we use to identify you (such as your name, address, date of birth, driver's licence numbers and passport numbers) and your payment and default history with us.

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

We only collect, hold, use and disclose credit information and credit eligibility information relating to individuals:

- to assess your ability to pay, within the required time, for the services we provide; and
- for the purpose of arranging debt collection 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 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 collector.

We will not disclose your credit information to credit reporting bodies, or (except as set out in this Policy) other third party sources.

We may also disclose credit information to your owners corporation or body corporate 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).

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<sup>1</sup> subject to our *Missed Payments Policy* located at <https://information.altogethergroup.com.au/governance/Missed%20Payments%20Policy.pdf>

## **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 at <https://information.altogethergroup.com.au/governance/Privacy%20Policy.pdf>

## **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 at <https://information.altogethergroup.com.au/governance/Privacy%20Policy.pdf>