

## Precision Forwarding Pty Ltd Credit Information Privacy Policy

### **(1) Purpose**

This is a policy on the management credit-related information of individuals by Precision Forwarding Pty Ltd in accordance with the *Privacy Act 1988*.

### **(2) Definitions**

- i. In this policy “The Company” means Precision Forwarding Pty Ltd ACN 118 102 186.
- ii. In this policy “individuals” means a natural person.
- iii. In this policy credit-related information means credit information and credit eligibility information.
- iv. In this policy credit information about an individual is personal information (other than sensitive information) that is:
  - (a) identification information about the individual; or
  - (b) consumer credit liability information about the individual; or
  - (c) repayment history information about the individual; or
  - (d) a statement that an information request has been made in relation to the individual by a credit provider, mortgage insurer or trade insurer; or
  - (e) the type of consumer credit or commercial credit, and the amount of credit, sought in an application:
    - (i) that has been made by the individual to a credit provider; and
    - (ii) in connection with which the provider has made an information request in relation to the individual; or
  - (f) default information about the individual; or
  - (g) payment information about the individual; or
  - (h) new arrangement information about the individual; or
  - (i) court proceedings information about the individual; or
  - (j) personal insolvency information about the individual; or
  - (k) publicly available information about the individual:
    - (i) that relates to the individual’s activities in Australia or the external Territories and the individual’s credit worthiness; and
    - (ii) that is not court proceedings information about the individual or information about the individual that is entered or recorded on the National Personal Insolvency Index; or
  - (l) the opinion of a credit provider that the individual has committed, in circumstances specified by the provider, a serious credit infringement in relation to consumer credit provided by the provider to the individual.
- v. In this policy credit eligibility information means:
  - (a) credit reporting information about the individual that was disclosed to a credit provider by a credit reporting body under Division 2 of Part IIIA of the Privacy Act 1988; or

(b) CP derived information about the individual, which includes any personal information (other than sensitive information) about the individual:

- (i) that is derived from credit reporting information about the individual that was disclosed to a credit provider by a credit reporting body under Division 2 of Part IIIA; and
- (ii) that has any bearing on the individual's credit worthiness; and
- (iii) that is used, has been used or could be used in establishing the individual's eligibility for consumer credit.

**(3) Application**

This policy applies to the management of information of individuals which is collected, disclosed or otherwise used by The Company, in relation to assessing credit application, managing credit accounts and personal guarantees. This policy does not apply to the management of credit-information of companies or other entities which are not individuals.

**(4) Collection, holding and use of Information**

4.1 The Company collects and holds credit-related information (as defined in party (2)) provided by the individual, third parties acting on behalf of the individual, trade references, credit reporting bodies and other public sources. This information is collected and held for the purposes determining whether to grant credit applications and assess the worthiness of guarantees made by the individuals or a third party related to the individual.

4.2 The Company may hold credit-related information in hard copy or electronic form.

4.3 The Company is unlikely to disclose information to entities that do not have an Australian link.

**(5) Access to Information**

5.1 If you would like to access or seek to correct credit-related information held by The Company about you please contact The Company using the contact detail below:

Phone: 02 9531 8826

Fax: 02 9531 8827

Address: Unit 1, 12-14 Mangrove Lane, Taren Point NSW 2229

Postal Address: PO Box 2313, Taren Point NSW 2229

Email: [sales@precisionforwarding.com.au](mailto:sales@precisionforwarding.com.au)

The Company will provide you with access to credit-related information which it holds about you within a reasonable time from your request, access may be provided by post or email. The Company may refuse to provide access to information where permitted to do so by law. Any requests for corrections should be made in writing as this will help to ensure accuracy.

## **(6) Complaints**

6.1 You may complain directly to The Company using the contact details provided in part 5 of this document. Within a reasonable time of receiving your complaint The Company will acknowledge receipt of your complaint, investigate your complaint and contact you to discuss ways of resolving your complaint.

6.2 You may lodge a complaint about the failure of The Company to comply with the Privacy Act 1988 with the Office of the Australian Information Commissioner (OAIC). The contact details of the OAIC are provided below. The OAIC can provide you with information on how to lodge your complaint.

Website: <http://www.oaic.gov.au/>

Phone: 1300 363 992

Postal Address: GPO Box 5218 Sydney NSW 2001 or GPO Box 2999 Canberra ACT 2601

Street Address: Office of the Australian Information Commissioner, Level 3, 175 Pitt Street, Sydney 2000

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

Fax: +61 2 9284 9666