

Credit reporting privacy notification and privacy statement

This Credit Reporting Privacy Notification and Privacy Statement applies to current and former credit customers of a Herga Group Company and each of their related entities within Australia, as well as to other relevant individuals we deal with in connection with credit we provide (such as trustees and directors).

This Credit Reporting Privacy Notification and Privacy Statement applies in addition to our Privacy Policy. We recommend you read this Credit Reporting Privacy Notification and Privacy Statement in conjunction with our Privacy Policy, which is available [here](#) [Privacy Policy]

Our Privacy Policy contains information about how to:

- make a request to us for access to personal information (including credit information) we hold about you;
- make a request to us to correct personal information (including credit information) we hold about you; and
- make a complaint to us about our handling of your personal information and how we will deal with a complaint.

1. Collection of Personal Information

We collect personal information including your name, date of birth, contact details, company address, bank account details and driver's licence number.

We collect this information from you in a number of different ways, including through your completed Credit Application, our interactions with you, public sources and third party credit reporting agencies. We also collect personal information from recruitment agencies, online plant and equipment hirers, auction houses and market research and communications companies.

The purposes for which we collect your personal information may include:

- verifying your identity;
- contacting you (including via electronic messaging such as SMS and email, by mail, by phone or in any other lawful manner);
- providing you with our products or services;
- assessing and processing your credit application;
- investigating and dealing with suspected fraud or unlawful activity; and
- our administrative purposes including credit scoring, research, planning, service development, security and risk management.

If we are not able to collect personal information about you, we may not be able to provide you with products, services and assistance to the extent that they require us to collect, use or disclose personal information (including assessing and progressing your Credit Application).

2. Use and disclosure of personal information

We may also share your personal information to our related bodies corporate and to third parties, including:

- Trimble Europe BV (for marketing and promotional purposes);
- third party service providers we use in conducting our business (including archival, auditing, debt collection, banking, insurance, marketing, advertising, mailhouse, delivery, recruitment, customer contact, technology, data processing, research, investigation, utility, professional advisory (legal, accounting, financial and business consulting) and security services); and
- if you apply for credit (or a company of which you are a director applies for credit), we will collect from your personal information and disclose your personal information (and other information you provide in connection with your credit application) to other credit providers, trade referees and credit rating service providers. See below for more information regarding our disclosures to credit reporting bodies.

3. Disclosure to Credit Reporting Bodies

Where the *Privacy Act 1988* (Cth) (**Privacy Act**) permits us to, we may disclose your personal information (including credit information) to credit reporting bodies.

We currently disclose personal information to:

- Veda Advantage Limited
Level 15, 100 Arthur Street
North Sydney NSW 2059
Phone: 1300 762 207; and
- Equifax Pty Ltd
PO Box 964, North Sydney, NSW 2059
www.equifax.com.au
- CreditorWatch Pty Ltd
GPO Box 276
Sydney NSW 2001
Phone: 1300 50 1312

You can obtain a copy of Veda Advantage's policy about its management of credit reporting information. To do so, please contact them or visit their website at <http://www.veda.com.au>.

You can obtain a copy of Equifax's policy about its management of credit reporting information. To do so, please contact them or visit their website at <https://www.equifax.com.au>.

You can obtain a copy of Creditor Watch's policy about its management of credit reporting information. To do so, please contact them or visit their website at <http://www.creditorwatch.com.au>.

Credit reporting bodies may include the information provided by us in credit reports provided to other credit providers to assist them to assess your credit worthiness. The credit we provide is commercial credit. However, you should remember that if you fail to meet your obligations in relation to consumer credit provided by other credit providers, or if you commit a serious credit infringement in connection with consumer credit, the relevant credit provider may be entitled to disclose that information to credit reporting bodies.

4. Overseas disclosure

Some of the third parties to whom we disclose your personal information (including credit information) may be located outside Australia. The countries in which these third parties are located will depend on the

circumstances. However, in the course of our ordinary business operations we commonly disclose personal information to third parties located in the US and Europe.

5. Your Rights

You have the right to:

- request us to give you access to the personal information (including credit information) we hold about you;
- request us to make a correction to the personal information (including credit information) we hold about you; and
- make a complaint to us if you are concerned that we have not complied with our obligations that apply to dealing with credit information under the Australian Privacy Principles contained in the Privacy Act.

6. Opting out of direct marketing pre-screening

A credit reporting body may use your credit reporting information to assist a credit provider to market to you by pre-screening you for direct marketing by the credit provider. This process is known as a “pre-screening”. If you do not want a credit reporting body to use your information for the purpose of pre-screening, you have the right under the Privacy Act to contact them and request that they exclude you from pre-screening (at no cost to you).

7. If you are a victim of fraud (including identity fraud)

You are entitled under the Privacy Act to request that a credit reporting body not use or disclose credit reporting information they hold about you in circumstances where you reasonably believe that you have been, or are likely to be, a victim of fraud, including identity fraud. The period while this applies is called a “ban period”. The credit reporting body will explain to you in more detail the effect and duration of a ban period when you contact them.

8. Contact details

If you have any questions about this Credit Reporting Privacy Notification and Privacy Statement, please contact:

Privacy Officer

33 Allison Street

Bowen Hills QLD

Telephone: (07) 3851 8300

Email: privacy@upgsolutions.com