



All About  
Cabinets

August 2014

## CREDIT REPORTING POLICY

### REPORTING POLICY

This Credit Reporting Policy applies specifically to credit related personal and business information which is credit information, credit eligibility information or credit reporting body derived information about an individual or business ("Credit Related Information") and sets out how "All About Cabinets" manages that information. All About Cabinets is bound by the *Privacy Act 1988 (Cth)* ("Act") and the Credit Reporting Privacy Code ("Code") to the extent applicable in relation to that Credit Related Information.

This Credit Reporting Policy applies in addition to our Privacy Policy which applies to other personal information. A copy of All About Cabinets Credit Reporting Policy and All About Cabinets Privacy Policy can be obtained on our website at [www.allaboutcabinets.com.au](http://www.allaboutcabinets.com.au).

### Your acceptance of this Credit Reporting Policy

By completing a Trade Credit Agreement or entering into contracts with us or otherwise providing us with your Credit Related Information, you agree to the terms of this Credit Reporting Policy. Depending on the matter in which you communicate with All About Cabinets, further privacy information may apply in addition to the matters discussed in this Credit Reporting Policy.

From time to time All About Cabinets may update this Credit Reporting Policy. When changes are made, we will revise the date of the last update listed at the end of this Policy. We encourage you to check our website regularly for any updates to our Credit Reporting Policy.

### What kinds of Credit Related Information do we collect and hold?

All About Cabinets collects and holds various kinds of credit related information including:

- Identification information (including an individual's name, age, address);
- Statements that information requests have been made by credit providers, mortgage insurers or trade insurers;
- Default information;
- Credit proceedings information;
- Personal insolvency information;
- Publicly available information that relates to individuals' activities in Australia and their credit worthiness;
- Opinions of other credit providers;
- Opinions of credit reporting bodies including credit ratings, scores and valuations about credit worthiness;
- Individuals' credit application history;
- Any other information relevant to the purposes for which we collect Credit Related Information.

### How do we collect and hold your Credit Related Information

All About Cabinets will collect your Credit Related Information primarily from you or from someone representing or assisting you. However, where it is unreasonable or impracticable to collect it directly from you, we will collect information about you from third parties. Third parties we may collect your Credit Related Information from include our agents, credit reporting bodies and any other person we consider necessary to carry out our functions.

All About Cabinets maintains appropriate security, data collection, storage and processing practices to ensure such steps as are reasonable in the circumstances are taken to protect your Credit Related Information from misuse, interference, loss, unauthorised access, modification or disclosure.

Where this information is no longer required, All About Cabinets will take reasonable steps to destroy or re-identify the information.

### Why do we collect, hold, use and disclose your Credit Related Information?

All About Cabinets collects, holds, uses and discloses Credit Related Information as reasonably necessary for our business purposes and as permitted by law.

These purposes are varied and may include:

- Assessing whether to provide you or your business with credit or to accept you as a guarantor;
- Making credit worthiness evaluations to be used in All About Cabinets' decision making processes;
- Managing credit provided by All About Cabinets;
- Participating in the credit reporting system and providing information to credit reporting bodies as allowed by Part IIIA of the Act and the Code;
- Assisting other credit providers;
- Undertaking debt recovery and enforcement activities;
- Dealing with complaints, dispute resolution and complying with legal and regulatory requirements including the *Personal Property Securities Act 2009 (Cth)*, the *Corporations Act 2001 (Cth)*, the *Taxation Administration Act 1953 (Cth)*, the *Income Tax Assessment Acts 1936 and 1997 (Cth)* and other taxation laws. If Credit Related Information is not collected by us it may prevent us from engaging in certain activities with you and your business including entering into deferred payment arrangements, trade credit agreements, or our other business related activities where we consider obtaining that information is necessary.

### How do we use and disclose your Credit Related Information? Disclosure of Credit Related Information to Credit Reporting Bodies

All About Cabinets may disclose Credit Related Information to credit reporting bodies where the Act and the Code permits us to do so. For example, we may disclose Credit Related Information when seeking credit reports from credit reporting bodies, or if you or your business fail to meet payment obligations in relation to commercial credit provided by us we may be entitled to disclose Credit Related Information to a credit reporting body. In addition, a credit reporting body may include the information in reports provided to other credit providers to assist them to assess your credit worthiness.



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We are likely to disclose Credit Related Information we collect to the following credit reporting bodies:

- Veda [www.veda.com.au](http://www.veda.com.au) - Postal Address: Po Box 966, North Sydney NSW 2059 - Customer Service: 1300 921 621
- Dun & Bradstreet [www.dnb.com.au](http://www.dnb.com.au) - Address: 24/201 Elizabeth St, Sydney NSW 2001 - Phone:(02) 8270 2800

### Some of your rights in relation to Credit Reporting Bodies

A credit reporting body may use your Credit Related Information to assist a credit provider to market to you by pre-screening you for direct marketing by the credit provider. If you do not want a credit reporting body to use your Credit Related Information for the purpose of pre-screening, you have the right under the Act to contact them and request that they exclude you.

If you reasonably believe you have been or are likely to be a victim of fraud, you may contact a credit reporting body to request that they do not use or disclose your Credit Related Information. The credit reporting body will explain to you in detail the effects of this.

### Disclosure of Credit Related Information to other Recipients

All About Cabinets may, as permitted by law, disclose your Credit Related Information to third parties including our related companies, agents or other third parties for the internal management purposes that are directly related to the provision or management of credit we provide. Some of these third parties may not be located in Australia and may not have an Australian link.

The companies in which these recipients may be located will vary from time to time, but may include New Zealand, the United Kingdom and other European countries, the United States of America and any other countries where All About Cabinets or its related entities have a presence or engages third parties. We may disclose Credit Related Information to a debt collection agency, or where you have expressly consented to that disclosure, to another credit provider or guarantor, or as otherwise allowed by the Act.

### How can you access or correct your Credit Related Information? Accessing your Credit Related Information

To access the Credit Related Information we hold about you, please send a written request to our Privacy Officer. All About Cabinets will try to grant you access to the Credit Related Information within thirty (30) days of a request but in some circumstances it may take longer. There is no charge associated with making an access request but an administration charge may apply for providing access in accordance with your request.

Under the Act we may refuse to give access to the Credit Related Information where, for example, giving access would disclose commercially sensitive information or information relating to existing or anticipated legal proceedings. If we refuse to provide you with access to Credit Relation Information held about you by us, then we will provide written reasons for the refusal and advise you of available avenues of redress.

### Correcting your Credit Related Information

If you believe that any Credit Relation Information held by us about you is inaccurate, out of date, incomplete, irrelevant or misleading, please request its correction free of charge by contacting our Privacy Officer. All About Cabinets will try to resolve correction requests within thirty (30) days of your making a request but in some circumstances it may take longer. If we need more time to resolve your request we will notify you as to the delay, the reasons for it and seek your written agreement to a longer period.

If your request for correction is successful, we will provide written notice of the correction to you, and where practicable and not prohibited by law, to certain other people to whom we provided the pre-correction information (other than identification information) to such as relevant credit reporting bodies and to any other third party as required under the Act. If we refuse your request for correction, we will provide written reasons for the refusal and advise you of available avenues of redress.

You have the right under the Act and under the Code to obtain your Credit Related Information from a credit reporting body free of charge if the access request relates to a decision to correct information about you. That right may be exercised by contacting the relevant credit reporting body.

### How can you complain about a breach of the Act?

If you believe an act or practice of All About Cabinets has engaged in a breach of the Act or the Code, you can lodge a complaint free of charge by contacting our Privacy Officer. We will endeavour to contact you to confirm receipt within seven days of us having received your complaint. All About Cabinets will try to resolve the complaint within thirty (30) days of receiving the complaint. If we need more time to resolve your request we will notify you as to the delay, the reasons for it and seek your written agreement to a longer period. Depending on the nature of the complaint, it may be necessary for us to consult with third parties, including credit reporting bodies or other credit providers, in order to investigate and resolve your complaint.

If you are unhappy with our resolution of your complaint or with the way All About Cabinets has handled your complaint, you may refer the matter to our external dispute resolution scheme (the Credit Ombudsman Scheme Limited) or to the Office of the Australian Information Commissioner (see [www.oaic.gov.au](http://www.oaic.gov.au) for further details).

### How do you contact us?

If you have any questions about this Credit Reporting Policy or our handling of your information please contact our Privacy Officer; on telephone (07) 5593 6268 or email at [info@allaboutcabinets.com](mailto:info@allaboutcabinets.com)

This Credit Reporting Policy was last updated by All About Cabinets on 07/08/ 2014. [www.allaboutcabinets.com.au](http://www.allaboutcabinets.com.au)