

Credit Reporting Policy

1. Purpose

This Policy explains how **Auto Ingress Pty Ltd** (we, us, our) collects, holds, uses, discloses and manages credit-related personal information in accordance with the Privacy Act 1988 (Cth), the Privacy (Credit Reporting) Code 2014 and related laws. This policy applies to individuals and entities that apply for commercial credit, provide a guarantee of credit, or otherwise interact with us in relation to credit.

2. What is Credit-Related Personal Information?

Credit-related personal information includes information about an individual's identification, credit history, credit worthiness, repayment history, defaults, insolvency, and guarantees provided in relation to credit applications or accounts. We collect this information to assess credit applications, manage credit accounts, and meet legal obligations.

3. Collection of Credit-Related Personal Information

We may collect credit-related personal information:

- Directly from you in credit applications or credit account dealings;
- From credit reporting bodies or other credit providers;
- From third parties (e.g., trade referees, service providers) as permitted by law;
- From publicly available sources where permitted.

We will only collect credit-related personal information by lawful and fair means and as reasonably necessary for our functions and activities.

4. Notifiable Matters

At or before the time of collecting your credit-related personal information that is likely to be disclosed to a credit reporting body, we notify you that:

1. We may provide information about your credit applications, credit accounts, or guarantees to a credit reporting body, which may include that information in reports to other credit providers to assess credit worthiness.
2. If you commit a serious credit infringement (e.g., significant payment default), we may disclose this information to a credit reporting body.
3. You may request a copy of this Credit Reporting Policy or obtain it from our website.
4. You can request the credit reporting policy of a credit reporting body directly from that body.
5. You have the right to access credit-related information we hold about you, request correction of that information, and make a complaint under this policy or the CR Code.

5. Use and Disclosure

We use and disclose credit-related personal information:

- To assess and process credit applications;
- To manage, administer and collect on credit accounts;
- To comply with legal obligations under the Privacy Act and CR Code;
- To disclose to credit reporting bodies when permitted by law;
- To disclose to third parties (e.g., insurers, debt collectors, service providers) for credit-related purposes.

We will not use credit-related personal information for direct marketing unless permitted by law.

6. Disclosure to Credit Reporting Bodies

Where permitted, we may disclose credit-related personal information to credit reporting bodies. Each credit reporting body has its own privacy and credit reporting policies that govern how they manage credit information. You should contact them directly if you want to review how they handle credit information.

Example Credit Reporting Bodies

- Dun & Bradstreet
- Illion
- Experian
- CreditorWatch
- Equifax

(A full list with contact details will be provided on request.)

7. Security and Storage

We take reasonable steps to protect credit-related personal information from misuse, interference, loss, and unauthorised access, modification, disclosure or destruction. Information may be stored in secure electronic systems or physical records. Once no longer needed (and not required by law to be retained), we will securely destroy or de-identify the information.

8. Access and Correction

Under the Privacy Act and CR Code, you have the right to:

- Access your credit-related personal information we hold;
- Request correction of any personal information that is inaccurate, out-of-date, incomplete, irrelevant or misleading.

Requests can be made in writing to our Privacy Officer. We will generally respond to access and correction requests within 30 days.

9. Complaints

If you believe we have breached this policy, the Privacy Act or the CR Code, you may lodge a complaint with our Privacy Officer. We will acknowledge the complaint within 7 days and aim to resolve it within 30 days. If unresolved, you may refer the matter to the **Office of the Australian Information Commissioner (OAIC)**.

10. Changes to this Policy

We may update this policy to reflect changes in the law, operational practices, or regulatory guidance. The latest version will be available on our website.

11. Contact Details

For credit reporting privacy enquiries, access or correction requests, or complaints:

Tracey Bristowe / Vishaal Chandra

Auto Ingress Pty Ltd

17-19 Cronulla Ct, SLACKS CREEK QLD 4127

Email: accounts@autoingress.com.au

Phone: (07) 3290 1500