CREDIT REPORTING POLICY

EFFECTIVE DATE: 1 MARCH 2019

For the purposes of the Privacy Act 1988 Southern Cross Water Pty Ltd T/A Altanks (ABN 18 630 205 702) and its affiliates/related body entities (we, us, our) are a credit provider and that we may collect and hold information about you (credit information) through:

1. your dealings with us in applying for a commercial trading account, assessing credit limit requirements and continued trade requirements and
2. Information we receive from third parties such as Dun & Bradstreet, NCI Credit Risk Management and Veda Advantage Ltd.

Types of credit information we collect, hold, use and disclose

Credit information is limited to the following:

3. your name, sex, address (and the previous two addresses), date of birth, name of employer, and driver's licence number;
4. the fact we or another credit provider are or have been a credit provider to you; certain terms of the credit contract (including the maximum amount available and the repayment terms); the date you entered into and the date that the credit contract was terminated or otherwise ceases;
5. whether or not you have made monthly payments due and payable in relation to credit provided by us or another credit provider; the day on which the payment is due and payable and if not when overdue payments were made;
6. the fact that you have applied for credit (including the type, amount and name of the credit provider), and the fact that the credit provider has accessed your credit reporting file from a credit reporting body to assess your credit application;
7. any overdue payments of $100 or more owed to us or another credit provider that are overdue by more than 60 days and for which debt collection has started, and if you subsequently repay such overdue payment, the fact of that repayment;
8. where you have been in default and the amount being so overdue that we or another credit provider have entered into an arrangement to vary your original credit contract or that you have been provided with a new credit contract;
9. information about you that is entered or recorded in the National Personal Insolvency Index;
10. certain publicly available information that relates to your activities in Australia and your creditworthiness;
11. information that, in our or another credit provider's opinion you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations);

12. assessments, evaluations, scores, ratings, summaries and other information relating to your credit worthiness which is derived by the credit reporting body or us or other credit providers wholly or partly based on the above; and
13. Administrative information relating to credit provided by us including your account and customer number.

How we hold your credit information

We hold your credit information in both physical and electronic form on our system and on the systems of our service providers. We take the same safeguards in managing your credit information as we do with all other personal information about you according to our Privacy Policy (www.pioneerwatertanks.com.au)

Why we collect, hold, use and disclose your credit information

We collect, hold, use and disclose your credit information as reasonably necessary for our business purposes and as permitted by law, which include:

1. to assess as to whether we will provide you with credit; and/or
2. to derive assessments, evaluations, scores, ratings, summaries relating to your credit worthiness that we use in our decision-making processes; and/or
3. for the ongoing review and management of your credit account with us including to assist you to avoid defaulting on your credit obligations; and/or
4. to participate in the credit reporting system; and/or
5. to undertake debt recovery and enforcement activities; and/or
6. to deal with serious credit infringements.

Disclosure of credit information to a credit reporting body

We may give your credit information to Dun & Bradstreet, NCI Credit Risk Management and Veda Advantage Ltd:

1. to obtain a credit report about you; and/or
2. to use the information in carrying on its credit reporting business, including to create or maintain a credit reporting information file about you; and/or
3. the credit reporting body may include such information in reports provided to us or other credit providers to assist them to assess your credit worthiness; and/or
4. if you fail to meet your payment obligations in relation to a credit contract or commit a serious credit infringement, we may be entitled to disclose this to the credit reporting body.

You have a right to request Dun & Bradstreet, NCI Credit Risk Management and Veda Advantage Ltd not to use such information for the purposes of pre-screening of direct marketing by us and not to use or disclose such information if you believe on reasonable grounds that you have or is likely to be a victim of fraud.

You may obtain a copy of Dun & Bradstreet's, NCI Credit Risk Management's and Veda Advantage Ltd's credit reporting policy by visiting their website or contacting them as follows:

Dun & Bradstreet

By post: PO Box 7405 St Kilda Rd, Melbourne VIC 3004
By telephone:1300 734 806

By email: ac.austral@dnb.com.au

Website: www.dnb.com.au

NCI Credit Risk Management

By post: PO Box 3315, Rundle Mall, SA , 5000

By telephone: 1800 882 820

Website: www.nci.com.au

Veda Advantage Ltd

By post: PO Box 964, North Sydney, NSW, 2060

By telephone: 1300 921 621

Website: www.veda.com.au

Access to your credit information

You have special rights to access your credit information held by us. You can contact us on the contact details below to make an access request. We will provide you with access to the extent it is legal to do so within 30 days. If we require longer time, we will let you know.
If we refuse your request, we will provide you with a notice explaining our decision. There is no charge for making a request for access to your credit information.

Correction of your credit information

If you believe that any credit information about you held by us is incorrect, you have a right to request us to correct that information. You can contact us on the contact details below to make a correction request. We will try to resolve your request to the extent it is legal to do so within 30 days. If we require longer time, we will let you know.
If we do not agree with your correction request, we will provide you with a notice explaining our decision and how you can complain about our decision. There is no charge for making a correction request or for the correction of your credit information.

Complaints

If you believe that we may not have complied with our obligations under the Privacy Act 1988, you can contact us on the contact details below. You will receive an acknowledgement of your complaint within 7 days.

If you are not satisfied with the way your complaint is being handled, you can contact our external dispute resolution scheme, Financial Ombudsman Service Limited.
You can contact the Financial Ombudsman Service Ltd

By post: GPO Box 3 Melbourne VIC 3001
By telephone: 1300 78 08 08
Visit their website for up-to-date contact information: http://www.fos.org.au/

Contact details

If you have any questions about our Credit Reporting Policy or any concerns or a complaint regarding how we handle your credit information, please contact Altanks direct on privacy@sxwater.com.au