



Credit Information Privacy Policy

This policy was last updated 17 July 2017.

The latest version of this policy is published online at <http://erassociates.com.au/>

Throughout the policy we are referred to as **Emma Riley & Associates, ERA, We or Us**

We refer to an individual as **You or Your**

Introduction

Emma Riley & Associates Pty Ltd ABN 67 141 991 004 (**ERA**) is a Hobart based consultancy providing extensive services in land use, urban and regional planning and project management.

ERA is a credit provider to the extent payment for services are deferred for at least seven days.

At ERA we are committed to respecting your privacy. This policy explains how we comply with the *Privacy Act 1988* (Cth) (**Privacy Act**) when collecting, using, disclosing, storing and destroying your credit information. It also explains how you can access or correct credit information we hold about you and what you can do if you think your privacy rights have been breached.

A copy of this Credit Information Privacy Policy is available on our website <http://erassociates.com.au/> (**our website**).

This credit information privacy policy will be reviewed from time to time to take account of new laws and technology, changes to our operations and other necessary developments. The updated policy will be posted on our website. Please check our website regularly.

What credit information does this policy cover?

‘Personal Information’ is information or an opinion about an identified individual, or an individual who is reasonably identifiable.

‘Credit information’ is personal information about you which is also:

- Identification information (including name, address, date of birth, sex, current or last employer, driver licence number, previous names and two previous addresses)
- Information about your current and past consumer credit liabilities
- Information about other credit you have sought or obtained
- Information about your repayment of other credit
- Information held by a credit reporting body about you
- Information about your previous defaults, payments and payment arrangements relating to credit provided to you
- Information about your insolvency
- Information about court proceedings involving you

- Publicly available information about your creditworthiness

This policy deals with credit information when we are acting as a credit provider or agent of a credit provider.

What credit information do we collect and hold?

ERA may collect and hold a range of credit information including identification information, information about an individual's current and past credit liabilities, information about other credit that person has sought or obtained, information about their repayment of other credit, information held by a credit reporting body about them, information about their previous defaults, payments and payment arrangements relating to credit provided to them, information about their insolvency, information about court proceedings involving them, information from the Personal Property Securities Register, and publicly available information about their creditworthiness.

Individuals seeking credit from ERA (or guaranteeing payment by another person) consent and give ERA authority to:

- disclose information to and seek information from credit reporting bodies;
- disclose information to and seek information from other fee payers and guarantors on the same account;
- exchange credit information with other providers of credit to the individual, including credit history information, credit standing information, information about credit capacity and defaults; and
- conduct public record searches, including searches of the Personal Property Securities Register.

ERA may deal with the following credit reporting bodies: Veda (www.veda.com.au) and the Tasmanian Collection Service (www.tascol.com.au). Each provides their privacy policy (including in relation to credit information) on their website.

ERA also collect and hold information about your current and previous credit liabilities. This can include information about credit ERA provides to you as well as information we obtain from other credit providers.

Why do we use your credit information?

We collect, hold, use and disclose Your credit information for the purpose of assessing an application for credit by you, verifying your identity, providing you with credit, managing that credit and recovering any debts you owe to Us.

How we obtain credit information

ERA may obtain:

- credit reporting information about You from VEDA and Tasmanian Collection Services (credit reporting bodies/credit reference agencies);
- identifying details such as your name, birth date, drivers licence number, address(es), telephone number(s), from information that you provide to us or that is provided by third parties acting on your behalf.

When do we disclose your credit information to others?

We will only disclose your credit information to another entity when permitted by law. This includes disclosing information with the individual's consent, disclosing information to others who are also parties to a credit application (as principals or guarantors), and disclosing applications for credit, credit terms, defaults and serious credit infringements to credit reporting bodies, as described in this policy.

ERA may disclose credit information to service providers or professional advisors where necessary for its activities and permitted by the Privacy Act, for example to debt recovery service providers, legal advisors, IT service providers, accountants, auditors or insurers.

Storage of your credit information

We store your credit information on our accounting package, MYOB. MYOB's Privacy Policy is available at the following link or as otherwise made available by MYOB:

<https://www.myob.com/au/privacy-policy>

We otherwise store your credit information on hard-drives and on our manual back up system.

How can you access credit information we have about you?

You may at any time request access to Your credit information by contacting us. Access will be given by providing You with copies of or allowing You to inspect the requested information unless giving access would be unlawful, denying access is required or authorised by or under an Australian law or a court/tribunal order, or giving access would be likely to prejudice one or more enforcement related activities conducted by, or on behalf of, an enforcement body. We may charge a reasonable fee for providing access, and may need to verify Your identity before providing access.

If we refuse You access to Your credit information, we will provide You with an explanation for that refusal in writing. A decision will be made on providing access or updating information within 14 days, or 30 days if the decision is more complicated. We will not charge a fee to update information.

What if your credit information is not correct?

We will take reasonable steps to ensure credit information is up-to-date, complete and accurate. You can request that your information is updated by contacting us. If we agree the information needs updating, we will take reasonable steps to correct that information. In order to determine whether that information needs to be updated we may consult a credit reporting body or a credit provider, for example to confirm that a debt has been discharged. If we update your information and have previously disclosed that information to another entity then we will also disclose the update to that other entity.

If we do not agree the information needs correcting, you can provide a written statement for us to keep with your information, explaining what you say needs to be corrected. We will do that in such a way as is apparent to our staff who use that credit information.

Any refusal to provide access or to update credit information will be explained in writing. A decision will be made on providing access or updating information within 14 days, or 30 days if the decision is more complicated. We will not charge a fee to update information.

How do you complain about interferences with your privacy?

If you are concerned about an interference with your privacy, including breaches of this policy, the Credit Reporting Code or Part IIIA of the Privacy Act then please submit the complaint in writing in the first instance to Emma Riley at the below details:

Emma Riley & Associates, c/o Emma Riley

Post: 40 Molle Street, Hobart, Tas 7000

Email: enquiries@erassociates.com.au

Phone: (03) 6105 0443

ERA will endeavour to respond to all complaints within 14 days. We will seek to resolve the complaint with you. We prefer to address all matters in this manner prior to a complaint being taken further.

Complaints can also be made to the Office of the Australian Information Commissioner. They can be contacted through their website at www.oaic.gov.au or by phoning 1300 363 992.

How to contact the credit reporting bodies/credit reference agencies

You may contact our credit reporting bodies/credit reference agencies by using the following information. If you have any questions regarding your publicly held personal credit file then please contact Veda and Tasmanian Collection Services as follows:

Veda

Veda Public Access

Website: www.mycreditfile.com.au

Tasmanian Collection Services

Ph: (03) 6213 5555

Website: www.tascol.com.au