

## Credit Information Policy

### Important

- Please read all the documents carefully before completing this form.
- If you do not understand any part of this form you should seek legal advice.
- Complete Part 1.
- By signing this form you are agreeing to be bound by the Terms and Conditions in Part 2.
- Please keep the Terms and Conditions for your records.

## 1. Introduction

ERA Planning Pty Ltd ABN 67 141 991 004 (**ERA**) is a Hobart based consultancy providing extensive services in land use, tourism and recreation planning, environmental impact assessment and project management.

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

This policy is designed to explain how we collect, use, disclose, store and destroy your credit information and explains how you can access or correct credit information we hold about you and what you can do if your privacy rights have been breached. At ERA we are committed to respecting your privacy and we encourage you to read this Credit Information Privacy Policy so that you understand both our commitment to you and your privacy, and how you can participate in that commitment. A copy of this Credit Information Privacy Policy is available on our website <http://www.eraplanning.com.au/> (our website). Should you have any questions about this policy or our privacy practice, please email us at [enquiries@eraplanning.com.au](mailto:enquiries@eraplanning.com.au).

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 for updates.

## 2. What is your Personal Information?

‘Personal Information’ means information or an opinion about an identified individual, or an individual who is reasonably identifiable. Personal Information includes information such as your name, age, gender, postcode and contact details. If the information we collect personally identifies you, or you are reasonably identifiable from it, the information will be considered personal information.

## 3. What is your Credit information

‘Credit information’ means personal information about you that is:

- (a) Identification information (including name, address, date of birth, sex, current or last employer, driver licence number, previous names and two previous addresses)
- (b) Information about your current and past consumer credit liabilities

- (c) Information about other credit you have sought or obtained
- (d) Information about your repayment of other credit
- (e) An information request that has been made in relation to you by a credit provider, mortgage insurer or trade insurer;
- (f) Information held by a credit reporting body about you
- (g) Information about your previous defaults, payments and payment arrangements relating to credit provided to you
- (h) Information about your insolvency
- (i) Information about court proceedings involving you
- (j) Publicly available information about your creditworthiness

## 4. What credit information do we collect and what kind of personal information do we usually derive from credit information?

ERA may collect, hold and derive from credit information a range of credit information including identification information, information about your current and past 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, information from the Personal Property Securities Register, and publicly available information about your creditworthiness.

## 5. How do we collect your credit information

ERA obtains its credit reporting information about you, directly from you, and credit reporting bodies/credit reference agencies Tasmanian Collection Service ABN 54 473 945 540 and the Equifax group of Australian companies (formerly VEDA) (). These details include identifying details such as your name, birth date, drivers licence number, address(es), telephone number(s), from information that you have provide to us or that is provided by third parties acting on your behalf.

## **6. How do we hold your credit information**

We protect your information by storing it on our hard drives, on our manual back-up system and on our MYOB accounting package. MYOB's privacy policy is available at the following address or as available direct on MYOB's website: <https://www.myob.com/au/privacy-policy>

## **7. Why do we collect, hold, use and disclose your credit information?**

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

## **8. 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 your consent, and 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 also 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.

## **9. 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.

## **10. 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 us with a written statement 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.

## **11. How do you complain about interferences with your privacy and how will we respond to a complaint?**

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 your complaint in writing to Emma Riley at the below details:

ERA Planning & Environment

Post: L1, 125A Elizabeth Street, Hobart, Tas 7000

Email: [enquiries@eraplanning.com.au](mailto:enquiries@eraplanning.com.au)

Phone: (03) 6165 0443

ERA will within 7 days after a complaint is made, give you a written notice of acknowledgement and provide you with details about how we will deal with your complaint. Also, within 30 days of you making a complaint we will make a decision about your complaint and provide you with a written notice that sets out our decision. In the first instance, 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.

If you are still not satisfied with our response you can make a

complaint to the Office of the Australian Information Commissioner. They can be contacted through their website at [www.oaic.gov.au](http://www.oaic.gov.au) or by phoning 1300 363 992.

## **12. Disclosure of credit information**

If you are an individual who is seeking credit from ERA (or guaranteeing payment by another person) you consent to and give ERA authority to:

- (a) disclose information to and seek information from credit reporting bodies;
- (b) disclose information to and seek information from other fee payers and guarantors on the same account;
- (c) 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
- (d) conduct public record searches, including searches of the Personal Property Securities Register.

ERA may deal with the following credit reporting bodies: Equifax ([www.equifax.com.au](http://www.equifax.com.au)) and Tasmanian Collection Service ([www.tascol.com.au](http://www.tascol.com.au)). Further, whilst we may disclose your credit information or credit eligibility information to entities that do not have an Australian link, it is unlikely that we will do so, and we recommend that you check each of the reporting bodies privacy policies (including in relation to credit information) on their website.

ERA also collects and holds 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.

## **13. Storage of your credit information**

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

## **14. How to contact the credit reporting bodies/credit reference agencies**

If you wish to contact our credit reporting bodies/credit reference agencies direct or if you have any questions regarding

your publicly held personal credit file then please contact Equifax and/or Tasmanian Collection Service via the following:

### **Equifax**

Ph: (toll free) 138332

Website: [www.mycreditfile.com.au](http://www.mycreditfile.com.au)

### **Tasmanian Collection Service**

Ph: (03) 6213 5555

Website: [www.tascol.com.au](http://www.tascol.com.au)