

# Credit Information Privacy Policy

*Tasmanian Independent Retailers Co-Operative Society Limited (ABN 89 743 048 843)  
("Tasmanian Independent Retailers")*

*and*

*Statewide Independent Wholesalers Limited (ACN 009 519 546)  
("Statewide Independent Wholesalers")*

*are committed to ensuring your privacy is protected. Throughout this policy we are referred to as **we, our** or **us**. We refer to an individual as **you**.*

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This policy was last updated 28/01/2021.

The latest version of this policy is published online at <https://www.tir.com.au>

This policy explains how we comply with the *Privacy Act 1988* 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 has been interfered with.

## What credit information does this policy cover?

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**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.

## How do you contact us?

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The person responsible for privacy is our privacy officer. You can contact our privacy officer in the following ways:

Post: Locked Bag 4, Launceston TAS 7250  
Phone: (03) 6391 0200  
Email: [privacy@tir.com.au](mailto:privacy@tir.com.au)

## What credit information do we collect and hold?

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Tasmanian Independent Retailers and Statewide Independent Wholesalers collect and hold a range of credit information, including identification information, insolvency information, court proceedings information, publicly

available information including from the Personal Property Securities Register and information obtained from credit reporting bodies. We also collect and hold details of the type and amount of credit sought in an application for a trading account with Tasmanian Independent Retailers and/or Statewide Independent Wholesalers, or that you have offered to act as guarantor in respect of the trading account(s). We may also derive information about your credit worthiness from information we obtain from credit reporting bodies, for example by associating you with categories of risk.

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

## **Why do we use your credit information?**

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We collect, hold, use and disclose your credit information for the purpose of assessing an application for credit (by you, an entity associated with you, or as a guarantor), verifying your identity, providing you with credit, managing that credit and recovering any debts you owe to us.

## **How we obtain credit information**

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We may obtain:

- credit reporting information about you from VEDA, Dun & Bradstreet and Tasmanian Collection Services (our credit reporting bodies/credit reference agencies)
- information about your commercial credit worthiness from businesses which provide information about commercial credit worthiness
- identifying details such as your name, birth date, drivers licence number, address(es), telephone number(s), from information that you provide to us (including your completed application for trading account) or that is provided by third parties acting on your behalf.

## **Use of Trade Insurers**

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In relation to an application by your business for commercial credit, we may ask a trade insurer to obtain credit reporting information about you for the purposes of assessing whether to insure or the risk of insuring us or assessing the risk of default by your business and/or you in your capacity as guarantor on the commercial credit application.

## **When do we disclose your credit information to others?**

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We will only disclose your credit information to another entity when permitted by law. When we are acting as a credit provider this includes:

- disclosing information with your consent
- disclosing information to others who are also parties to a credit application you submitted, as principals or guarantors
- disclosing applications for credit, credit terms, defaults and serious credit infringements to credit reporting bodies.

We may disclose credit information where required or authorised by law, including the *Privacy Act* or the *Credit Reporting Code*.

Tasmanian Independent Retailers and Statewide Independent Wholesalers may share credit information with each other for the purposes of managing credit, assignment of debt, debt collection, securitisation arrangements or acting as agent.

Your information may be disclosed to our service providers or professional advisors where necessary for our activities, for example to debt recovery service providers, legal advisors, IT service providers, accountants, auditors or insurers. This will only be done where permitted by the *Privacy Act*.

We will not disclose your credit information to anyone without an Australian link unless they are the credit provider or the disclosure is otherwise permitted by law.

### **How can you access credit information we have about you?**

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You may at any time request access to your credit information and we will give you access 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 you a reasonable fee to access that information, for example to recover the costs of photocopying or if we have to spend a significant amount of time to provide you with access. We may need to verify your identity before providing access to your information.

If we refuse you access to your credit information, we will provide you with an explanation for that refusal. We will try to provide you with access to your credit information within 14 days of receipt of your written request for access or 30 days where responding to the request is more complicated.

### **What if your credit information is not correct?**

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We will take reasonable steps to ensure your credit information held by us is up-to-date, complete and accurate. If your information changes or you believe our records are not up-to-date, complete and accurate please contact us. If we agree the information needs correcting, we will take reasonable steps to correct that information.

In order to determine whether that information needs to be corrected we may consult a credit reporting body or a credit provider, for example to confirm that a debt has been discharged. If we correct your credit information and we have previously disclosed that information to another entity then we will also disclose the correction to that other entity.

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

We will try to resolve all requests within 14 days of receipt of your written request or 30 days where the matter is more complicated. We will not charge a fee to correct information.

### **How your credit information may impact your application for a trading account**

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We may refuse an application for a trading account based wholly or partly on your credit information. We will comply with the Privacy Act in relation to any refusal of an application for a trading account.

### **How do you complain about interferences with your privacy?**

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If you are concerned about an interference with your privacy, this policy, the Credit Reporting Code or Part IIIA of the *Privacy Act* then please submit a complaint in writing, marked to the attention of the Company Secretary, Locked Bag 4, Launceston TAS 7250. We will consider and respond to your complaint within 10 working 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.

You can make a complaint about interferences with your privacy to the Office of the Australian Information Commissioner. Their contact details are:

Email: enquiries@oaic.gov.au  
Post: GPO Box 5218, Sydney NSW 2001  
Phone: 1300 363 992  
Fax: 02 9284 9666  
Web: <http://www.oaic.gov.au>

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

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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, Dun & Bradstreet and Tasmanian Collection Services as follows:

### **Veda**

Veda Public Access

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

### **Dun & Bradstreet**

D & B Public Access Centre

Email: [PACAUstral@dnb.com.au](mailto:PACAUstral@dnb.com.au) or call: 1300 734 806

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

### **Tasmanian Collection Services**

Ph: (03) 6213 5555

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