

## Credit Reporting Policy: All Trades Queensland Pty Ltd

<p><b>Why we have a credit reporting policy</b></p>	<p>All Trades Queensland Pty Ltd (ATQ) may offer payment terms for the provision of its goods or services that may amount to providing credit under the Privacy Act.</p> <p>By obtaining credit from ATQ, each client agrees to the terms and conditions of this Credit Reporting Policy.</p> <p>This policy is in addition to our <a href="#">Privacy Policy</a>.</p>
<p><b>What this policy does</b></p>	<p>As a credit provider, ATQ is required under Part IIIA of the <i>Privacy Act 1988 (Cth)</i> (Privacy Act) to have a policy dealing with how ATQ manages client credit information and credit eligibility information.</p> <p>This type of information is collectively referred to as 'Credit-Related Information' in this policy.</p> <p>This policy sets out how ATQ collects, holds and discloses Credit-Related Information.</p>
<p><b>What is credit-related information?</b></p>	<p>Credit-Related Information includes:</p> <ul style="list-style-type: none"> <li>• identification information about a client (e.g. consumer credit liability information, repayment history information, type of consumer credit sought, default information); and</li> <li>• credit reporting information about a client, generally collected from a Credit Reporting Body (CRB). Information collected from a CRB can include information such as your dealings with other credit providers (eg. banks).</li> </ul>
<p><b>How do we collect Credit-Related Information?</b></p>	<p>Depending on the type of information we are collecting, ATQ may have already collected some Credit-Related Information about a client in the form of personal information (e.g. name, address, date of birth). The personal information becomes Credit-Related Information once the client obtains credit from ATQ, but only for the purposes of that credit transaction.</p> <p>Where possible, ATQ will use existing information we hold about a client before collecting further information.</p> <p>Where ATQ requires additional Credit-Related Information, we will collect the information directly from the client including by using a specially designed form (e.g. application form) or by email, over the telephone or in face to face meetings.</p> <p>ATQ will also collect Credit-Related Information from other people including:</p>

	<ul style="list-style-type: none"> <li>representatives of a client(e.g. their employer, accountant, lawyer); and</li> <li>CRBs and other credit providers.</li> </ul> <p>ATQ may collect Credit-Related Information from the following CRBs:</p> <ul style="list-style-type: none"> <li>Veda Advantage Ltd Ph: 1300 921 621</li> <li>Dun &amp; Bradstreet (Australia) Pty Ltd</li> <li>Ph: 07) 3360 0600</li> <li>Or other CRBs at ATQ's discretion</li> </ul>
<p><b>How might ATQ use this information?</b></p>	<p>We may collect, hold, use and disclose Credit-Related Information in order to:</p> <ul style="list-style-type: none"> <li>assess an application for credit (flexible payment option);</li> <li>verify your identity;</li> <li>manage credit we may provide you;</li> <li>assist you to avoid defaulting on your credit-related obligations;</li> <li>collect overdue payments, undertake enforcement activities and deal with serious credit infringements;</li> <li>participating in the credit reporting system;</li> <li>manage our relationship with you and our internal processes and procedures; and</li> <li>deal with complaints and enquiries relating to credit and credit reporting.</li> </ul>
<p><b>Will we report non-payment information to other entities</b></p>	<p>Under the terms of the Privacy Act ATQ can't disclose repayment history information to a CRB as ATQ is not an ACL holder. However ATQ can disclose other Credit Related Information to a CRB, such as default information, subject to meeting certain conditions.</p> <p>ATQ may disclose Credit-Related Information to other credit providers for the purposes of assessing creditworthiness, credit standing and credit history or credit capacity.</p> <p>ATQ may disclose Credit-Related Information to other stakeholders for the purposes of assessing creditworthiness, credit standing and credit history or credit.</p> <p>Our use and disclosure of Credit-Related Information is regulated by Part IIIA of the Privacy Act and the Credit Reporting Privacy Code. We will only use or disclose such information for such purposes permitted by these laws, such as those set out in this Policy.</p>

<p><b>How do we store credit-related information?</b></p>	<p>ATQ may store Credit-Related Information in a variety of formats including on databases, in hard copy files and on personal devices including laptop computers, mobile phones, cameras and other devices.</p> <p>The security of client Credit-Related Information is important to us and we will take all reasonable steps to protect credit-related information from misuse, interference, loss, unauthorized access, modification or disclosure.</p> <p>These steps include:</p> <ul style="list-style-type: none"> <li>• restricting access to information on the ATQ databases on a need to know basis with different levels of security being allocated to staff based on their roles, responsibilities and security profile;</li> <li>• ensuring all staff are aware that they are not to reveal or share personal passwords;</li> <li>• ensuring where Credit-Related Information is stored in hard copy files that these files are stored in lockable filing cabinets in lockable rooms. Access to these records is restricted to staff on a need to know basis;</li> <li>• implementing physical security measures around our premises to prevent break-ins;</li> <li>• implementing ICT security systems, policies and procedures, designed to protect personal information storage on our computer networks;</li> <li>• implementing human resources policies and procedures, such as email and internet usage, confidentiality and document security policies, designed to ensure that staff follow correct protocols when handling personal information;</li> <li>• undertaking due diligence with respect to third party service providers who may have access to personal information, including cloud service providers, to ensure as far as practicable that they are compliant with the Part IIIA of the Privacy Act.</li> </ul>
<p><b>Information provided to credit reporting bodies</b></p>	<p>Where we provide Credit-Related Information to CRBs, those CRBs may then include that information in credit reporting information that they provide to other credit providers to assist them to assess your credit worthiness.</p> <p>If you fail to meet payment obligations in relation to credit we provide to you, or if you commit a serious credit infringement, we may be entitled to disclose this to CRBs.</p>

	<p>You have a right to request CRBs not to use your credit reporting information for the purposes of pre-screening or direct-marketing by a credit provider.</p> <p>You have the right to request the CRBs not to use or disclose credit reporting information about you, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.</p>
<p><b>Access To Credit Related Information</b></p>	<p>You may request access to the Credit-Related Information we hold about you, or request that we change the Credit-Related Information by contacting us. We will attempt to respond to your request as soon as practicable and in any event, within a reasonable period of time after the request is made.</p>
<p><b>Correction of Credit Related Information – upon request</b></p>	<p>You may request us to correct the Credit-Related information about you. If we agree that the Credit-Related Information requires correction, we must meet your correction request within 30 days, starting on the day that the request is made, or longer if you have agreed to a longer period of time in writing.</p> <p>If we decide to correct your Credit-Related Information, we will provide you with notice of the correction within a reasonable time of making the correction.</p> <p>If we do not correct your credit-related information, we will provide you with a written explanation of the reason why we didn't correct the information within a reasonable period of time.</p>
<p><b>Correction of Credit Related Information – no request</b></p>	<p>If ATQ holds Credit-Related Information about a client and we believe that the information is inaccurate, out-of-date, incomplete, irrelevant or misleading, we must take reasonable steps to correct such information.</p>
<p><b>Are we likely to disclose this information to overseas-based recipients?</b></p>	<p>We may disclose Credit-Related Information about a client to overseas recipients in certain circumstances, such as when we are storing information with a 'cloud services provider' which stores data outside of Australia. We will however take all reasonable steps not to disclose a client's Credit-Related Information to overseas recipients unless we:</p> <ul style="list-style-type: none"> <li>• have the client's consent (which may be implied);</li> <li>• have satisfied ourselves that the overseas recipient is compliant with the Credit Reporting provisions of the Privacy Act and the Australian Privacy Principles, or a similar privacy regime;</li> <li>• form the opinion that the disclosure will lessen or prevent a serious threat to the life, health or safety of an individual or to public safety; or</li> <li>• are taking appropriate action in relation to</li> </ul>

	suspected unlawful activity or serious misconduct.
<b>Destruction</b>	ATQ will retain Credit-Related Information until it no longer needs it. When ATQ determines that the Credit-Related Information is no longer needed, it will take reasonable steps to destroy it or ensure it is de-identified.
<b>Queries</b>	If you are in doubt about the application of this policy, you should check with the privacy officer within ATQ.
<b>Complaints</b>	<p>If you wish to make a complaint about a breach by us of this Policy you may do so by providing your written complaint by email, letter or by personal delivery to any one of our contact details as noted below. You may also make a complaint verbally.</p> <p>We will respond to your complaint within a reasonable time (usually no longer than 30 days) and we may seek further information from you in order to provide a full and complete response.</p> <p>Your complaint may also be taken to the Office of Australian Information Commissioner.</p>
<b>Changes to our privacy and information handling practices</b>	This Policy is subject to change at any time. Please check our Policy on our website ( <a href="http://www.atq.com.au">www.atq.com.au</a> ) regularly for any changes.
<b>How to contact us</b>	<p>You can contact us about this Policy or about your personal information by:</p> <ul style="list-style-type: none"> <li>• Emailing <a href="mailto:accounts@atq.com.au">accounts@atq.com.au</a>;</li> <li>• Calling 07 3806 1120;</li> <li>• Writing to our Privacy Officer at PO Box 3653, Loganholme Q 4129.</li> </ul> <p>If practical, you can contact us anonymously (i.e. without identifying yourself) or by using a pseudonym. However, if you choose not to identify yourself, we may not be able to give you the information or provide the assistance you might otherwise receive if it is not practical to do so.</p>
<b>Related Documents</b>	<p>Privacy Policy</p> <p>Security Policy</p>
<b>Implementation</b>	<p>ATQ has set up a series of compliance tasks on our Assurance System, to ensure that our key obligations are managed effectively.</p> <p>This policy is also updated from time to time by the ATQ credit department.</p> <p>If ATQ uses an application for credit form (Host Registration Form), the following procedure must be followed:</p>

	<ol style="list-style-type: none"><li>1. a copy of this policy must be placed on the website; <a href="http://www.atq.com.au/cms/docs/credit_reporting_policy.pdf">http://www.atq.com.au/cms/docs/credit_reporting_policy.pdf</a></li><li>2. applicants for credit should be instructed to read the policy and be given the web address for its location.</li></ol>
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