

Applications for credit – collection notice

This Credit Reporting Privacy Notice applies to current, future and former credit customers of IOR Pty Ltd ABN 36 009 653 070, IOR Aviation Pty Ltd ABN 60 056 487 453 and their related bodies corporate in Australia from time to time.

This Credit Reporting Privacy Notice applies in addition to our Privacy Policy (which also describes our credit reporting practices), which is available at www.ior.com.au.

This Credit Reporting Privacy Notice is to give you notice that we are collecting your personal information and describes how we will comply with its obligations under the *Privacy Act 1988* (Cth) ("*Privacy Act*") and the *Privacy (Credit Reporting) Code 2014*, as registered under the *Privacy Act*, in relation to the handling of credit-related personal information.

We may change this Credit Reporting Privacy Notice and our Privacy Policy from time to time to reflect changes in our practices without prior notice to you. Please check this page from time to time to ensure that you are happy with any changes.

Information we collect

We collect personal information through various means including an application for credit or rental of IOR equipment ("Application"), interactions with you and other customers, public sources and credit reporting agencies.

We collect credit-related information and other personal information from customers, credit reporting bodies, credit providers and trade referees.

If we are unable to collect this information, we may not be able to assess your Application or continue to provide credit to you.

What we do with your information

We may use or share your personal information and credit information to:

- Assess your Application.
- Where permitted by law, review the continued provision of credit to you or the credit limit, as part of regular reviews, or where you seek to increase your credit limit, place an unusual order, or we otherwise have reasonable concerns about an unacceptable credit risk.
- Assess whether to accept your obligations under an Application.
- Collect overdue payments in respect of credit provided to you.

We may use your personal information (but not your credit information) for other purposes listed in our Privacy Policy, such as to contact you with information about our products and services.

Information we share

If you apply for credit to be provided by IOR Aviation Pty Ltd, IOR Transport Pty Ltd or a related body corporate, the processing of that application and the management of the credit provided will be performed by IOR Pty Ltd. Accordingly, IOR Aviation Pty Ltd, IOR Transport Pty Ltd or its related body corporate will share your personal information and credit-related information with IOR Pty Ltd for these purposes.

We may also disclose your credit information to our credit insurers.

We may disclose personal information (but not credit information) to other recipients described in our Privacy Policy where we use that information for a purpose described in our Privacy Policy.

Credit Reporting Bodies

Where the *Privacy Act* permits us to do so, we may also disclose your personal information (including credit information) to credit reporting bodies. We currently disclose personal information to Veda Advantage Limited, Level 15, 100 Arthur Street, North Sydney NSW 2059 (Phone 1300 762 207).

To obtain a copy of your credit file held by Veda Advantage, or to view a copy of Veda Advantage's policy about the management of credit-related personal information, please visit www.mycreditfile.com.au.

Credit reporting bodies may include the information provided by us in credit reports provided to other credit providers to assist them to assess your credit worthiness. The credit we provide is commercial credit. However, you should remember that if you fail to meet your obligations in relation to consumer credit provided by other credit providers, or if you commit a serious credit infringement in connection with consumer credit, the relevant credit provider may be entitled to disclose that information to credit reporting bodies.

A credit reporting body may use your credit reporting information to assist a credit provider to market to you by pre-screening you for direct marketing by the credit provider. This process is known as a "pre-screening". If you do not want a credit reporting body to use your information for the purpose of pre-screening, you have the right under the *Privacy Act* to contact them and request that they exclude you from pre-screening (at no cost to you).

You are entitled under the *Privacy Act* to request that a credit reporting body not use or disclose credit reporting information they hold about you in circumstances where you reasonably believe that you have been, or are likely to be, a victim of fraud, including identity fraud. The period while this applies is called a "ban period". The credit reporting body will explain to you in more detail the effect and duration of a ban period when you contact them.

Overseas disclosure

We do not currently disclose the information which is subject to this collection notice to overseas recipients.

We do not currently disclose credit information or credit eligibility information to any organisations that do not do business in Australia.

Access to your personal information and credit information

You have the right to request access to, or correction of, personal information we hold about you, including credit related information. You also have rights to make a complaint if you consider that we have not complied with the *Privacy Act* or the *Privacy (Credit Reporting) Code 2014* in relation to your personal information or credit information.

Our Privacy Policy states how you can seek access to or correct any personal information and credit information we hold about you, how to make a complaint about a privacy breach by us and how we deal with a privacy complaint.

Our Privacy Officer can be contacted as follows:

The Privacy Officer
IOR Pty Ltd
PO Box 576 Cannon Hill Qld 4170
privacy.compliance@ior.com.au