

## Credit Provider Credit Reporting Policy

### Tayper Enterprises Pty Ltd

This Credit Reporting Policy sets out how Tayper Enterprises Pty Ltd ACN 007 762 503 (which, for the purpose of this Credit Reporting Policy includes any of its Related Bodies Corporate, as that term is defined in the *Corporations Act 2001 (Cth)*) (**Tayper, we, us, our**) manages credit information about individuals, in accordance with the *Privacy Act 1988 (Cth)* (**Privacy Act**) and the Credit Reporting Code (**CR Code**). Tayper may be a Credit Provider for the purposes of the Privacy Act.

By engaging Tayper to provide you or your organisation with products or services you are taken to have read, and agreed to the collection, use, disclosure and handling of your credit information in accordance with this Credit Reporting Policy.

#### Collecting Credit Information

Tayper collects credit information for the purpose of providing you with credit, verifying your details, managing the credit Tayper provides you or your business with, and for debt collection purposes.

**Credit Information** has the meaning given to that term in the Privacy Act and includes, amongst other things, identification information, consumer credit liability information, repayment history information and default information about an individual.

**Credit Eligibility Information** has the meaning given to that term in the Privacy Act and includes, amongst other things, credit reporting information about an individual that has been disclosed to a credit provider by a credit reporting body.

**CP Derived Information** has the meaning given to that term in the Privacy Act and includes any personal information about an individual that is derived from credit reporting information that was disclosed to a Credit Provider by a Credit Reporting Body that has any bearing on an individual's credit worthiness and that is used (or could be used) to establish the individual's eligibility for consumer credit.

When this policy refers to **credit information**, it is a reference generally to the three kinds of credit information set out above, unless stated otherwise.

Tayper may collect credit information from various sources, including you, your colleagues or business, your application for credit and other credit providers.

Tayper may collect and hold the following kinds of Credit Information and Credit Eligibility Information about you:

- identification information such as your full name, date of birth, address, telephone number, job title and drivers licence details;
- details about your accounting firm;
- details about your employment, including your employment contact information;
- repayment history information;
- court proceeding information; and
- default information.

Tayper may also request information from a Credit Reporting Body (such as Illion, formerly trading as Dun & Bradstreet) when you apply for credit from us. Tayper will only request this information where it is permitted under the Privacy Act. Generally, this is when the purpose of collection is to assess your or your organisation's application for credit or to collect payments that are overdue.

Tayper may derive the following kinds of CP Derived Information from information disclosed to us by Credit Reporting Bodies:

- credit history
- rating

- defaults

### **Use of Information**

Tayper may collect, hold and use your Credit Information and Credit Eligibility Information to assess commercial credit applications, collect payments that are overdue in relation to commercial credit or to manage consumer credit.

Tayper may use your information to comply with any lawful request of a law enforcement agency or government authority.

Tayper will only use Credit Eligibility Information where it is permitted by the Privacy Act.

### **Disclosure to Third Parties, including Credit Reporting Bodies**

If Tayper considers it necessary in assessing your credit application, and to regularly review your ongoing worthiness for commercial credit, Tayper may obtain credit reports or information containing both commercial and consumer credit information about you from a credit reporting body (including Illion, formerly trading as Dun & Bradstreet).

Where the information disclosed is default information in relation to consumer credit, Tayper will not disclose it to the Credit Reporting Body unless at least 14 days have passed after Tayper have given written notice to you of our intention to disclose such information to the Credit Reporting Body.

Tayper may also disclose your Credit Information or Credit Eligibility Information to the following third parties:

- other Credit Providers;
- our lawyers or debt collection agencies for the purposes of collecting an overdue payment for consumer credit;
- law enforcement bodies if required or permitted by law; and
- another person for an external dispute resolution purpose.

However, Tayper will only disclose Credit Eligibility Information where permitted by the Privacy Act.

Tayper discloses this information so that third parties can assist us with functions that Tayper outsources to them, such as assessing applications for credit, certifying your details, managing your credit application or for debt collection purposes.

Tayper is likely to disclose your Credit Information and/or Credit Eligibility Information to overseas recipients, including:

- (a) those located in the countries or regions to or from which the Customer requests goods to be sent (or countries or regions through which such goods must pass on or from their way to or from such countries or regions);
- (b) any of the countries or regions listed on the Company's website at <https://www.tayper.com.au>

Tayper will not otherwise disclose credit information about you unless the disclosure:

- is required or authorised by law; or
- you have consented to our disclosing the information about you.

### **Information Quality**

Tayper aims to ensure that your credit information is accurate, complete, and up-to-date. To assist us in this, you need to provide true, accurate, current and complete information about yourself as requested and properly update the information to us to keep it true, accurate, current and complete.

If you believe that the credit information Tayper holds is inaccurate or incomplete, please contact the Privacy Officer and Tayper will use all reasonable efforts to correct the information.

If Tayper does not believe the credit information to be incorrect, it will take reasonable steps to add a statement to the information claiming that you believe the information is inaccurate, incomplete, out of date.

### **Accessing and Correcting Your Information**

Subject to exceptions allowed by law, you can access your own personal credit information by contacting Tayper's Privacy Officer. If the information held by Tayper is inaccurate, incomplete or not up to date you may request Tayper to correct the information. You may be required to put your request in writing for security reasons.

Tayper will give you access to, or correct, your personal information unless there is a lawful reason for refusing your request for access or correction. If Tayper refuses your request it will give you a written notice explaining our reasons for that refusal and how you may complain about that refusal.

### **Securing your Information**

Tayper will take reasonable precautions to protect your credit information from misuse, interference and loss, as well as from unauthorised access, modification or disclosure. Tayper uses a number of physical, administrative, personnel and technical measures to protect your credit information.

Tayper takes reasonable steps to destroy or permanently de-identify your credit information if it is no longer needed.

### **Changes to this Credit Reporting Policy**

Tayper reserves the right to make amendments to this Credit Reporting Policy at any time for any reason.

Tayper will publish any updated Credit Reporting Policy on our website <https://www.tayper.com.au>

### **Complaints**

If you have a complaint about Tayper's collection, use or disclosure of your credit information, or you wish to make a complaint about a breach of the APPs, please contact the Privacy Officer at the details set out below.

In your complaint, please set out the details of your complaint and your contact details. Tayper's Privacy Officer will contact you to acknowledge your request and ask for any other applicable information. Tayper's Privacy Officer will then investigate the issue and advise you in writing of the outcome.

You can also make a complaint to the Office of the Australian Information Commissioner. Further information is available at [www.oaic.gov.au](http://www.oaic.gov.au).

### **Contacting Us**

If you would like further information regarding this Credit Reporting Policy, or if you have concerns about the information that Tayper currently holds about you or any aspect of this Credit Reporting Policy, please contact our Privacy Officer at:

**Address:** PO Box 377, Port Adelaide, South Australia 5015

**Email:** [info@tayper.com.au](mailto:info@tayper.com.au)

**Telephone:** 08 8300 3100