

# CREDIT REPORTING POLICY



At MyRepublic, we are committed to maintain the security of your credit related information held by us. This Credit Reporting Policy describes how we look after the credit reporting information we obtain or you provide to us with when you use our Website and when you sign-up for our products and services.

## 1. Your privacy

We take a reasonable degree of care to ensure that your Credit Related Information is accurate, complete, up-to-date and stored in a secure environment, protected from unauthorised access, modification or disclosure.

## 2. Credit Related Information and how we collect it

- a. "Credit Related Information" refers to credit information, credit eligibility information, and information derived by us from information disclosed by credit reporting bodies.
- b. Such Credit Related Information includes your use of our services, name, mailing addresses, phone number, email addresses, service details, payment details, credit history and other credit related information.
- c. We collect your Credit Related Information from you, from third parties such as credit reporting agencies and suppliers, from public sources and from our own systems.

## 3. How we use your Credit Related Information

- a. We use your Credit Related Information for a range of purposes including to: verify your identity;
  - carry out credit checking and scoring;
  - provide your services, service information and updates;
  - plan, provision and bill for services;

- manage bad debt and prevent fraud;
- render assistance to law enforcement, governmental and regulatory agencies; and
- other related purposes.

- b. We will not use your Credit Related Information for any purpose not permitted by law.

## 4. How you can access and correct your Credit Related Information

- a. To request access to your Credit Related Information held by us, please call us on the number detailed below. If we need time to consider your request, we will acknowledge your request within 14 days and respond within a maximum of 30 days. Depending on the information you wish to access, its location and the time it will take us to respond, we may charge you a fee for the cost of providing the information to you.
- b. If for any reason we refuse to give you access to your information we will confirm the reason in writing. The circumstances in which we may refuse to give you access to Credit Related Information we hold about you include, but are not limited to, where giving you access:
  - would have an unreasonable impact on other people's privacy;
  - would prejudice any negotiations we are having with you;
  - would prejudice an investigation of unlawful activity; or
  - would prejudice activities carried out by or for a law enforcement body.

- c. If you believe that your Credit Related Information held by us is inaccurate, incomplete or out-of-date and you wish to seek the correction of that information, please call us on the number detailed below. In most cases, we will amend any inaccurate, incomplete or out-of-date information. In some cases it is necessary for us to keep a record of what we know or understand to be correct at a particular

time. In those circumstances, at your request, we will take reasonable steps to associate with the relevant record of your Credit Related Information, a statement to the effect that you claim the information is inaccurate, incomplete or out-of-date.

## **5. How you can complain to us about privacy issues**

- a. If you wish to make a complaint about a breach by us of the Australian Privacy Principles or our Credit Reporting Policy, please call or write to us. Your complaint will be recorded, and then reviewed at an appropriate level. Once we have acted upon, resolved or finalised your complaint, we will inform you of the outcome if you have provided us with suitable contact details.
- b. You can contact us regarding privacy issues using these contact details:
  - Phone: 1300 282 600. Our complaints line operating hours are 8am-5pm AEDT Monday to Friday
  - Send a letter to:  
MyRepublic Pty Ltd  
PO BOX 7081 Alexandria, NSW 2015