

CREDIT REPORTING POLICY

Effective: 01 January 2016

This Credit Reporting Policy explains how Eco Concepts Australia Pty Ltd (ACN 097 041 462) ATF Eco Concepts Unit Trust T/A “Eco Outdoor” (referred to as “**Eco Outdoor**”, “**we**” and “**us**” in this policy) will handle credit-related personal information we obtain from you or someone acting on your behalf.

This Credit Reporting Policy is to be read together with our Privacy Policy.

Our Credit Reporting Policy and Privacy Policy are available on our website at www.ecooutdoor.com.au.

Eco Outdoor may make changes to this Credit Reporting Policy from time to time. If we do, we will publish any changes on this website. By continuing to use our website, or continuing to provide us with your credit-related personal information, you confirm your acceptance of these changes.

Collection of credit-related personal information

In providing our products to you or your business, we may collect the following types of credit-related personal information from you:

- “credit information” such as:
 - identification information, such as your name, credit card details, phone number, address, date of birth, driver’s licence number and email address;
 - repayment history information;
 - default payment information; and
 - payment information such as records of the payments you make (and the timing of those payments);
- “credit reporting information”, which is information provided to us by credit reporting bodies such as EC Credit Control;
- “credit provider derived information”, which is personal information we derive from information that a credit reporting body may provide to us, such as credit scores; and
- “credit eligibility information”, which may be credit reporting information and credit provider derived information.

Use of credit-related personal information

We may collect, hold and use your credit-related personal information for the following purposes:

- to manage your customer account and your or your business’ payment for our products;
- to carry out credit checks or otherwise assess your or your business’ credit worthiness;
- to advise you when payments are overdue and to collect overdue payments from you;
- for debt collection purposes; and
- to otherwise comply with any applicable legal or regulatory requirements and obligations.

Disclosure of credit-related personal information

From time to time, we may disclose your credit information in the course of managing our business, to employees of our company, to our related companies and to third parties such as credit reporting bodies and debt collection agencies.

We may also disclose credit-related personal information where required or authorised by law, as expressly consented by you, or to carry out one of the purposes listed above, such as disclosure to a debt collection agency for the purpose of collecting overdue payments.

Where we do disclose your credit information to third parties, we will take reasonable steps to ensure that your privacy is protected.

Storage and security of credit-related personal information

We will keep your credit-related personal information secure. Credit-related personal information may be stored electronically or in paper files at our office. We will take such steps as are reasonable in the circumstances to protect your credit-related personal information from misuse, interference and loss, and unauthorised access, modification and disclosure.

Access to and correct of, your credit-related personal information

You have the right to see access to the credit-related personal information we have collected about you, if any. You may request access to the credit-related personal information we hold about you by sending an email to Rebecca Fox at Rebecca.fox@ecooutdoor.com.au. We will endeavour to respond to your request within a reasonable period after the request is made.

We will provide you with access unless we consider that there is a sound reason under the *Privacy Act* or other relevant law to withhold access. If we refuse to give you access, we will provide you with a written notice setting out the reasons for refusal (unless unreasonable to do so).

If you believe that the credit-related personal information we hold about you is inaccurate, incomplete or out of date, you may also request the correction of it. You may make a correction request by sending an email to Rebecca Fox at Rebecca.fox@ecooutdoor.com.au.

If we are satisfied that the information requires correction, we will take such steps as are reasonable to correct the information within 30 days of the date on which you made the request. This period may be extended if you agree in writing.

If we correct your credit-related personal information, we will provide you with a written notice of correction within a reasonable timeframe. If we do not correct the information, we will provide you with a written notice stating that the correction has not been made, which will also include the reasons for not making the correction.

If you are not satisfied with our response to your access and/or correction request, you may make a complaint to the Office of the Australian Information Commissioner.

Complaints

If you have a complaint about our handling of your credit-related information, please contact us in the first instance by sending an email Rebecca Fox at rebecca.fox@ecooutdoor.com.au and provide us with the nature of your complaint. Within 7 days of receiving your complaint, we will provide you with written notice acknowledging your complaint and setting out how we will deal with your complaint.

We will then investigate/deal with your complaint and endeavour to respond to you with our decision (and any other matters required by law) within 30 days of the date you made the complaint. If we cannot respond to your complaint within 30 days, we will notify you of the reasons why before the expiry of the 30 days and we will seek your agreement to an extension of the time, as well as inform you of when you can expect our response.

If you are not satisfied with our response, you may take your concern to the Australian Privacy Commissioner.

Contact Us

If you have any other questions or enquiries about this Credit Reporting Policy, please contact us by:

- Post to Eco Outdoor, 422 Burnley Street, Richmond, Victoria 3121 Australia;
- Telephone on 1300 13 14 13; or
- Email to Rebecca Fox at Rebecca.fox@ecooutdoor.com.au.