Statement of Notifiable Matters

Effective 01 January 2016

The Privacy (Credit Reporting) Code requires Eco Concepts Australia Pty Ltd (ACN 097 041 462) ATF Eco Concepts Unit Trust T/A "Eco Outdoor" ("**Eco Outdoor**", "**us**" or "**we**") to disclose to you a number of "notifiable matters" at or before the time we collect personal information which is likely to be disclosed to a credit reporting body.

The notifiable matters we are required to disclose to you are set out in this Statement of Notifiable Matters.

• If you apply for commercial credit or offer to act as guarantor, we may exchange credit-related information about you with the following credit reporting body (**CRB**):

EC Credit Control PO Box 248, Botany NSW 2019 PH: 1300 362 070 www.eccreditcontrol.com.au

- We will use the information we obtain from the CRB to determine your eligibility for credit. We may also process the information to assess your credit worthiness.
- The CRB may include the credit information we provide to it in reports that it provides to other credit providers to assist the credit providers to assess your credit worthiness.
- If you commit a serious credit infringement, we may be entitled to disclose this to a CRB.
- We handle credit information we collect and hold in accordance with our Credit Reporting Policy.
- You can request a copy of our Credit Reporting Policy and/or our Statement of Notifiable
 Matters by mail to Eco Outdoor, PO Box 5004 Burnley Vic 3121; via email to
 rebecca.fox@ecooutdoor.com.au or by telephone on 1300 13 14 13. Alternatively, you can
 obtain a copy our Credit Reporting Policy and/or Statement of Notifiable Matters by visiting
 our website (www.ecooutdoor.com.au).
- You may obtain EC Credit Control's policies about its management of credit-related information by visiting its website (www.eccreditcontrol.com.au) or by contacting EC Credit Control directly by mail to PO Box 248, Botany NSW 2019
- You have the right to access credit information we hold about you, as well as to request that we correct the credit information. You may also make a complaint to us about our collection or handling of your credit information. Details of how you may exercise these rights are set out in our Credit Reporting Policy.

Your Rights in relation to CRBs

You have a right to:

- Opt out of direct marketing pre-screenings: CRBs often use credit-related information to assist
 credit providers to market their products and services. You have the right to request the CRB
 to not use your information for this purpose. To opt out of credit pre-screening, contact the CRB
 using the contact details above; and
- Request non-disclosure where you believe you have been, or are likely, a victim of fraud: if you believe that you are a victim of fraud, or are likely to be a victim of fraud, then you have the right to request that a CRB not use or disclose any of your credit-related information for a period.

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Our Statement of Notifiable Matters is to be read in conjunction with our Privacy Policy and Credit Reporting Policy.

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