

IMPORTANT DETAILS REGARDING CREDIT REPORTING

In this document, a reference to “**we**”, “**our**” and “**us**” is, unless otherwise stated, a reference to PrixMax Australia Pty Ltd (ACN 060 875 827) and its related bodies corporate. We provide ‘commercial credit’ for the purposes of the *Privacy Act 1988* (Cth) (**Privacy Act**) to businesses who apply for credit in relation to our products. We do not provide any consumer credit. References to “**you**” and “**your**” in this document are references to individuals about whom we may disclose personal information to a credit reporting body (**CRB**) in connection with commercial credit. The following are some important details about credit reporting that are relevant to these individuals.

Disclosure of your information to credit reporting bodies

We may disclose to CRBs credit information and credit eligibility information about you in connection with applications for, or other dealings in relation to, commercial credit from us. The kind of information we may disclose to CRBs may include the fact that we provide you with credit, the type of credit you hold, the amount of credit provided to you, the terms and conditions of your credit, and if you have failed in your payment obligations. A CRB may include that information in reports to other credit providers to assist them in assessing future applications for consumer or commercial credit. Although we do not provide consumer credit, if you fail to meet your payment obligations in relation to consumer credit, or you commit a serious credit infringement, a credit provider may be entitled to disclose this information to a CRB.

The CRB’s we deal with

We may disclose information to the following CRBs:

1. Veda Advantage Information Services and Solutions Limited (Telephone: 1300 921 621 or visit <http://www.mycreditfile.com.au/> for further contact details)
2. Dun & Bradstreet (Australia) Pty Ltd (Telephone: 1300 734 806 or visit <https://www.checkyourcredit.com.au/> for further contact details)
3. Experian Australia Credit Services (Telephone: 1300 921 621 or visit www.experian.com.au/credit-services for further contact details)

Each CRB is required to have a policy which details how they will manage your credit-related personal information. You can obtain the policies of these CRBs by visiting their website or using the contact details set out above.

Excluding your credit reporting information from pre-screening for direct marketing

You have a right to request that CRBs do not use any credit related information held by them for the purposes of pre-screening any direct marketing by credit providers. You can ask a CRB not to use your credit reporting information in this way by contacting them using the contact details set out above.

Protecting your credit reporting information if you become the victim of fraud

If you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud you may request the CRB not to use or disclose your credit reporting information. You should contact the relevant CRB directly to make such a request.

Accessing or correcting your personal information or making a complaint

You have the right to access the credit related information we hold about you, and to seek correction of that information. You also have a right to make a complaint about our handling of your credit related information. Our Credit Reporting Policy (which forms part of our Privacy Policy) includes details about how you can access and correct the credit related information we hold about you, and how you can make a complaint relating to our treatment of your credit related information and how we will deal it. It also provides details regarding how we manage your credit related information. The policy is available at www.prixmax.com.