

Pantex Roofing Systems Pty. Ltd. - Credit Reporting Policy

About our Credit Reporting Policy

Pantex Roofing Systems Pty Ltd (ACN: 65 079 395 976) of 16 Magnesium Street, Narangba QLD 4504, cannot extend credit without acquiring and using your personal and credit information. We recognise the importance of your privacy, and your concerns about the security of your personal and credit information which is entrusted to us. The following Credit Reporting Policy details the policies and procedures that we have put in place to manage your credit information. This should be read in conjunction with our Privacy Policy available at www.pantexroofing.com.au/privacy-policy.

Collection of Information

If you apply for commercial credit or provide a guarantee for commercial credit, we may collect various types of personal information and credit-related information about you, all of which is referred to as '**credit information**' in this policy. This may include such things as:

- Name (including any former name), gender and date of birth.
- Identification information including signature and drivers licence.
- Contact details, including personal and business addresses, email address and telephone numbers.
- Your company or business details including ABN and/or ACN.
- Details of business shareholdings and directorships.
- Employment details, including details of former employers.
- Details included in any application for credit made by you to us or any other credit provider at the time.
- Details of your business or company's assets, liabilities, income and expenditure.
- Details of your or your related parties' assets, liabilities and expenditure.
- Details of the assets, liabilities and expenditure of the entity's owners, directors and shareholders.
- Details of the assets, liabilities and expenditure of current or proposed guarantors.
- Information provided to us by other credit providers in relation to trade credit references.
- Records of any credit provider asking for information about you in relation to any credit application, including the type and amount of credit applied for.
- Details of your credit payment information, including details of any payments in relation to any credit which are not made by you when due (including in your capacity as a guarantor) and, if any such payment is eventually made after the due date, details of the date of payment.
- Whether in our view or another credit provider's opinion you have committed a serious credit infringement (for example, if we or the other credit provider reasonably believes there has been any fraud related to credit provided to you or if we or the other credit provider has, in certain circumstances, been unable to contact you after a default has occurred in your credit payments).
- Information regarding court proceedings related to your credit, your personal insolvency information and any other credit-related publicly available information relating to you.
- Credit scores, ratings, summaries, evaluations and other information relating to your credit-worthiness which is derived by us, our agents or by credit reporting bodies.

In addition to the ways in which we may collect information about you that are set out in our Privacy Policy, we may collect credit information about you:

- From you personally or from any person authorised to act on your behalf or authorised to provide credit information to us (such as on applications and other forms).
- From your co-credit applicants and from your guarantors or proposed guarantors.
- From your accountant or referees that you nominate.
- From credit reporting bodies, from other credit providers, industry contacts or trade credit bureaus.
- From publicly available sources, including from Australian Government agencies such as ASIC, internet search platforms and social media platforms.
- By deriving information from your dealings with us.
- From service providers that we use to assist us to evaluate credit worthiness, provide credit, or administer the credit accounts that we provide, including commercial information service providers, credit application assessors, debt collectors and lawyers.

Use and disclosure of credit information

We may use and disclose credit information as set out in our Privacy Policy subject to applicable legal restrictions on using this type of information for those purposes. We may also use and disclose credit information held about you as follows:

- To form decisions as to whether to provide you, or any entity associated with you, with credit, to accept you as a guarantor or to provide credit to a person or entity for which you might act as guarantor.

- To make assessments relating to your credit-worthiness which are used in our ongoing decision making processes regarding the provision of credit and the amount of such credit.
- To participate in the credit reporting system and to provide information to credit reporting bodies in certain circumstances, including where you consent to the disclosure, where you fail to meet payment obligations in relation to credit provided by us or in our opinion you have committed a serious credit infringement.
- To any trade credit bureau we may be a member of.
- To assist you or any of your associated entities to avoid defaulting on credit-related obligations owed to us or to other credit providers.
- To undertake debt recovery and enforcement activities, including in relation to guarantors, and to deal with serious credit infringements related to credit provided by us.
- To deal with complaints and meet legal and regulatory requirements.
- Where permitted in accordance with applicable privacy regulation, to assist other credit providers to do any of the above.

Credit reporting bodies are able, under applicable privacy regulations, to handle personal information relating to credit. If we provide your credit information to any credit reporting body, that credit reporting body may include your credit information in reports provided to other credit providers to assist such other credit providers to assess your credit worthiness. Some of your credit information that we provide to a credit reporting body or bodies may reflect adversely on your credit worthiness and this may negatively impact your ability to obtain credit from other credit providers.

We may share credit information with the following credit reporting bodies:

- Equifax Australia: GPO Box 94, North Sydney NSW 2059, www.equifax.com.au, 13 8332.
- Creditor Watch: GPO Box 276, Sydney NSW 2001, <https://creditorwatch.com.au>, 1300 501 312.
- NCI: PO Box 3315, Rundle Mall SA 5000, <https://nci.com.au>, 1800 882 820.
- Illion: PO Box 7405, St Kilda Road, Melbourne VIC 3004, <https://www.illion.com.au>, 13 23 33.
- Experian: GPO Box 1969, North Sydney NSW 2060, <https://www.experian.com.au>, (02) 8907 7200.

For information on how these credit reporting bodies manage personal information, including your credit information, please see their privacy statement which are available on the websites listed above.

Access to, and correction of credit information

You may access or request correction of the credit information that we hold about you by contacting us. Our contact details are set out below. There are some circumstances in which we are not required to give you access to your credit information.

There is no charge for requesting access to your credit information but we may require you to meet our reasonable costs in providing you with access (such as photocopying costs or costs for time spent on collating large amounts of material).

We will respond to your requests to access or correct credit information in a reasonable time and will take all reasonable steps to ensure that the credit information we hold about you remains accurate, up to date and complete.

If you request us to provide you with any of your credit information that we have obtained from a credit reporting body, or which is based on such credit information, we may suggest that you also ask the credit reporting body what information it holds about you.

Complaints

If you have a question or complaint about this policy, or the collection or disclosure of your credit information, you should contact us. Our contact details are set out below.

We will consider your complaint and determine whether it requires further investigation. We will notify you of the outcome of this investigation and any subsequent internal investigation.

If you remain unsatisfied with the way in which we have handled a privacy issue, you may approach an independent advisor or contact the Office of the Australian Information Commissioner (www.oaic.gov.au) for guidance on alternative courses of action which may be available.

Contact details:

The Privacy Officer
Pantex Roofing Systems Pty Ltd
P.O Box 78
NARANGBA QLD 4504
Email: privacyofficer@pantexroofing.com.au

Changes to this policy

From time to time, we may change our policy on how we handle credit information or the types of credit information which we hold. Any changes to our policy will be available at www.pantexroofing.com.au/credit-reporting-policy. You may obtain a copy of our current policy from our website as detailed above or by contacting us at the contact details provided in this policy.