



PremiAir Services Pty Ltd T/As PremiAir Hire

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ABN: 31 074 651 951

## PremiAir Services Pty Ltd (ACN 074 651 951)

### Credit Information Policy

#### 1. Purpose and Scope

The purpose of this credit information policy (**Policy**) is to provide clear and up-to-date information and guidance about how PremiAir Services Pty Ltd (ACN 074 651 951) (**us, we**) manages the credit related personal information we hold. As a supplier of goods and services on credit and payment terms, we are considered a credit provider under the *Privacy Act 1988* (Cth) (**Act**).

This Policy sets out how we comply with our obligations under the Act and the *Privacy (Credit Reporting) Code 2014 (Version 2.1)* (**CRC**) and provides guidance on:

- what is credit related personal information;
- the kinds of credit related personal information we collect and hold;
- the purposes which we collect, hold, use and disclose credit related personal information;
- how you can access and seek corrections to your credit related personal information;
- how you can make a complaint if you think there has been a breach of the CRC and how we will manage that complaint; and
- whether we disclose information to overseas entities and if so, where.

This Policy should be read in conjunction with our [Privacy Policy](https://www.premiairhire.com.au/). Our policies are accessible at our website <https://www.premiairhire.com.au/>.

#### 2. What is credit related personal information?

Credit Related Personal Information includes credit information (such as identification, consumer credit liability, repayment history and default information), credit reporting information (received from Credit Reporting Bodies (**CRB**)) and credit eligibility information (**credit related personal information**).

#### 3. What type of credit related personal information do we collect?

We may collect and hold the following types of credit related personal information:

- identification information, such as full name, date of birth, residential address, drivers licence number;
- the type and amount of credit you have obtained and the terms or conditions upon which it was obtained and whether other credit has previously been provided;
- repayment and default information;
- personal insolvency and credit-worthiness information;
- court proceedings information;

- whether, in our or another credit provider's opinion, you have committed a serious credit infringement; and
- other credit related administrative information.

#### **4. How do we collect credit related personal information?**

We collect credit related personal information to assist us in assessing your eligibility to obtain goods and services from us on credit terms. Generally, we will collect this information directly from you with your consent. The information may be collected when you complete written forms or applications, through telephone or email correspondence with us, meetings or other correspondences.

Where possible, we will use existing information that we hold before collecting further credit related personal information from you. Where we already hold personal information about you, that information may become credit related personal information where you obtain credit from us (but only for the purposes of that credit transaction).

In some circumstances, we may collect credit related personal information from publicly available sources, from your authorised representatives or from a third party, such as a CRB or other Credit Provider.

From time to time, we may be required by law to collect credit related personal information from you, in which case we will notify you of the collection and the relevant legal requirements.

#### **5. Why do we collect credit related personal information?**

We collect credit related personal information to assist us in assessing your eligibility to obtain goods and services from us on credit terms, and for other purposes permitted by law. We may collect, hold, use and disclose this information for credit related purposes, and for purpose of:

- assessing creditworthiness, including by assessing your credit eligibility, history and capacity to repay;
- assessing an application for credit (such as flexible or deferred payment options);
- determine what payment terms should be given in relation to the goods or services we are providing;
- provide information to CRBs and other credit providers;
- our day-to-day management and administration requirements, including debt recovery and enforcement actions where necessary; and
- complying with our legal obligations and as otherwise permitted by law.

If you do not provide the necessary credit related personal information requested (say in relation to a student, parent or guardian), then we may not be able to process your application for credit.

If we use credit eligibility information for these purposes, we will keep a written record of that use.

#### **6. How do we hold credit related personal information?**

We respect your privacy and the privacy of your information. We take reasonable steps to ensure your credit related personal information is protected from misuse, interference and loss or unauthorised access, modification or disclosure.

We may store credit related personal information in various forms, such as electronic databases, physical hard copy files, personal computer devices (such as laptops and tablets) and third-party storage facilities (i.e. cloud storage).

We have systems and procedures in place to protect your information, including IT and cyber security systems and policies, network monitoring, security guards, premise surveillance, protecting of physical records by use of locked paper storage, strong staff password protocols and password restricted staff access to records]. We also ensure that any credit related personal information that we collect which is no longer reasonably necessary or required to be retained, is destroyed or de-identified in accordance with our document management policies.

## **7. How do we disclose credit related personal information?**

We may disclose certain credit related personal information (including default information) about you to CRBs, other credit providers, debt collection agencies and our related entities.

CRB's who we may disclose to include Credit Watch. You can obtain a copy of each CRB's credit policy from their website. If we disclose credit related personal information to a CRB, we will keep a written record of that disclosure. If we disclose default information to a CRB, and the default amount is subsequently repaid, we will disclose this payment information to the CRB.

Where permitted by law, we may disclose certain credit related personal information to entities which are overseas (e.g. if we store information using an overseas-based cloud storage provider). If we do so, we will update this Policy to include a list of countries where those entities are likely to be located and take reasonable steps to ensure those entities comply with the Act's credit regime.

We do not currently disclose credit related personal information to overseas recipients.

## **8. How to access and correct your credit related personal information**

We take reasonable steps to ensure that the credit eligibility information that we hold is accurate, up-to-date and complete. You are entitled to request access to the credit eligibility information that we hold about you and, if you think that certain personal information we hold is wrong, to request that we correct it.

If you would like to access or correct the information we hold about you, please contact us in writing. We will not refuse access (except as permitted by law) but we may ask you to verify your identity before providing access to the information. There is no cost to make an access or correction request, however we may charge reasonable a fee for the cost of providing access to the information. We endeavour to respond to all requests within a reasonable period. If access is refused, we will provide you with a statement of reasons explaining the refusal.

If we correct information we hold about you, we will notify you accordingly and within a reasonable period.

## **9. Records**

Where required, we will keep a record of any credit related personal information that we use or disclose. This includes:

- where we have received certain credit related personal information from another credit provider, a record of the date of disclosure, the type of information and who it was received from;
- a record of any consents we receive from you regarding the use or disclosure of your credit related personal information; and
- where we disclose credit related personal information to a CRB, a written record of that disclosure including the date, type and who it was disclosed to.

## **10. Enquiries and Complaints**

### **10.1 Contact us**

You can contact us in relation to this Policy about personal information generally, by:

**Name:** Privacy Officer

**Address:** 26 Clay Place Eastern Creek NSW 2766

**Email:** [info@premiar.net.au](mailto:info@premiar.net.au)

### **10.2 How to make a complaint**

You can make a complaint to us about our management of credit relating information, or acts or practices which breach the Act or CRC, by notifying us in writing as soon as possible. We will confirm and acknowledge your complaint within 7 days of receipt and provide details about how we will deal with it. Once we have investigated the complaint, we will notify you of our decision no later than 30 days of receiving it (or such longer period as you agree to).

We will not charge a fee to process a complaint.

While we work hard to resolve all complaints we receive, if you are not satisfied with our response, you may complain to the Office of the Australian Information Commissioner (**OAIC**) directly via their website [www.oaic.gov.au](http://www.oaic.gov.au).

## **11. Changes to our privacy and credit information handling practices**

This Credit Information Policy relates to our current credit management standards. We may vary this Policy from time to time. Notice of any changes will be affected by publishing the latest version of the Policy from time to time on our website. You should check <https://www.premiairhire.com.au/> regularly for any changes.

This Credit Information Policy was last reviewed: September 2020