

CARRABAY REO PTY LTD – CREDIT PROVIDER COLLECTION NOTICE

Carrabay Reo Pty Ltd (ABN 54 608 336 376), (**we, us, or our**) are committed to protecting the credit information we collect and hold about you (**you or your**).

We may disclose this credit information to credit reporting bodies, third parties, including our employees, contractors and related entities, third party service providers that provide their services to us (including database providers, IT service providers, and payment system operators or payment collection service providers).

If we are required to disclose personal information by law and as otherwise set out in our credit reporting policy located on our website www.carrabay.com.au (**Credit Reporting Policy**).

If you do not provide your credit information to us, we may not be able to provide our services to you on credit.

Our Credit Reporting Policy (linked above) describes further how we collect, store, use and disclose your credit information. It also describes how you can access and correct your credit information, how you can make a complaint and our complaint-handling process.

If you would like more information about our credit reporting policy, please contact us at accounts@carrabayreo.com.au.

By providing your credit information to us, you agree to the collection, use, storage and disclosure of that information as described in this credit information collection notice, and as further described in our Credit Reporting Policy.

Notifiable Matters

The law requires us to advise you of notifiable matters (**Notifiable Matters**) in relation to how we may use your credit information (**Credit Information**). You may request to have these Notifiable Matters provided to you in an alternative form.

We collect your Credit Information from credit reporting bodies. Credit reporting bodies include credit reporting information in reports to assist credit providers to assess your credit worthiness.

If you fail to meet your payment obligations in relation to credit or you commit a serious credit infringement, we may disclose this to the credit reporting body.

You have the right to request access to the Credit Information that we hold about you and make a request for us to correct that Credit Information if needed. You also have the right to make a complaint to us. Please see the headings “Updating and correcting your Credit Information”, “Access to your Credit Information” and “Complaints” in the Credit Report Policy.

Sometimes your Credit Information will be used by credit reporting bodies for the purposes of ‘pre-screening’ direct marketing credit offers on the request of other credit providers. You can contact the credit reporting body at any time to request that your Credit Information is not used in this way.

You may ask a credit reporting body not to use or disclose your Credit Information for a period if you believe on reasonable grounds that you may have been a victim of fraud.

The credit reporting bodies we deal with are CreditWatch, Dunn & Bradstreet, Equifax and similar as required. A copy of their privacy policies and credit reporting policies are available on their websites.

We are not likely to disclose Credit Information to entities that do not have an Australian link. If we do disclose Credit Information to entities that do not have an Australian link, we will update this Credit Reporting Policy to provide details of the countries in which these entities are located.