

Credit Reporting Data Management Policy

TDJ Australia Pty Ltd ACN 006 385 191 (collectively, "TDJ", "we", "our" or "us") is committed to the protection of personal privacy within the scope of applicable law. This Credit Reporting Data Management (CRDM) Policy covers TDJ's collection, management and disclosure of credit information and credit eligibility information held by it and should be read in conjunction with our Privacy Policy.

This CRDM Policy also addresses a number of matters required under the Credit Reporting Code of Conduct (CR Code). TDJ may update this CRDM Policy from time to time. The most current version will be located on the TDJ website at tdj.com.au/crdmp and is also available by contacting our National Credit Manager by email or at the address detailed below.

Types of Credit Information that TDJ Collects and Holds

The Privacy Act 1988 (Cth) (Privacy Act) permits TDJ to collect and hold certain types of credit information and credit eligibility information. This information includes:

Identifying details such as your name, birth date, drivers licence number, address(es), telephone number(s) and other contact details.

The type of credit offered and the terms of such credit (including when it was entered into, repayment, maximum amount of credit available and when it ceases).

Any applicable repayment history.

The type and amount of credit sought in an application to TDJ (or that you have offered to act as guarantor(s) in respect of the Trading Account arrangement).

Payments of \$150 or more which become more than 60 days overdue.

Advice that payments are no longer overdue.

Whether credit terms or conditions have been varied, or new credit provided.

Personal information (other than sensitive information) that has a credit-worthiness bearing and that we have used or may use in establishing credit eligibility.

That in the opinion of TDJ you have committed a serious credit infringement in relation to consumer credit provided to you.

That the credit provided to you by TDJ has been discharged.

Any court judgment that relates to any credit that has been provided to, or applied for by, you.

Any personal insolvency information about you (as defined in the Privacy Act). Publicly available information about you that relates to your activities in Australia and your credit worthiness. The Privacy Act uses a variety of terms to refer to such information, however in this CRDM Policy we refer to it collectively as Credit Information.

Why TDJ collects, holds, uses and discloses your Credit Information

TDJ may collect, hold, use and disclose your Credit Information to:

Assess an application for credit (by you, an entity associated by you, or as a guarantor).

Verify your identity.

Derive scores, ratings, summaries and evaluations relating to your credit worthiness.

Manage credit we may provide (including in relation to specific offers).

Participate in the credit reporting system and provide information to credit reporting bodies as permitted by Part IIIA of the Privacy Act and the CR Code.

Assist you to avoid defaulting on your credit-related obligations.

A guarantor or someone you have indicated is a prospective guarantor.

Collect overdue payments, undertake enforcement activities and deal with serious credit infringements (including in relation to guarantors).

Exchanging information with credit providers (as that term is defined in the Privacy Act) which is permitted under the Privacy Act, including default information.

Conduct fraud assessments.

Manage our relationship with you and our internal processes and procedures.

Assess whether to insure, or assess a risk of default, including in relation to

trade insurers.

Deal with complaints.

Meet legal and regulatory requirements.

(Some Credit Information may be used or disclosed under the Privacy Act for some of these purposes, or in specific circumstances only).

How TDJ Obtains Credit Information

TDJ obtains:

credit reporting information about you from Veda Advantage (our Credit Reporting Body).

information about your commercial creditworthiness from businesses which provides information about commercial creditworthiness.

Identifying details such as your name, birth date, drivers licence number, address(es), telephone number(s) from information that you provide to us (including your completed Application for Trading Account) or that is provided by third parties acting on your behalf.

Use of Banker's Opinions

TDJ may seek and obtain a banker's opinion for credit related purposes connected with your business, trade or profession where permitted under the Privacy Act.

Use of Trade Insurers

In relation to an application by your business for commercial credit, TDJ may ask a trade insurer to obtain credit reporting information about you for the purposes of assessing whether to insure or the risk of insuring TDJ or assessing the risk of default by your business and/or you in your capacity as Guarantor on the commercial Credit Application.

Other Uses of Credit Information

Credit Information obtained by TDJ may be used for credit related purposes and to notify TDJ's successor and assigns, financiers and/or any assignees or any lender to an assignee of TDJ interests in any amount(s) payable arising under the Trading Terms between you or your business and TDJ from time to time.

How TDJ Stores and Protects Personal Information

TDJ stores personal credit information and credit eligibility information in a combination of computer storage facilities, paper-based files and other records. In so doing, we have taken numerous steps to protect your personal information from misuse, interference and loss, and unauthorised access, modification or disclosure.

Additionally TDJ takes reasonable steps to destroy or permanently de-identify personal information when we no longer need it and in accordance with the Privacy Act.

The internet is not a secure method of transmitting information. Accordingly, other than where TDJ uses secure socket layer technology (SSL) to ensure information (such as credit card information) is securely transmitted and processed, TDJ cannot and does not accept responsibility for the security of information you send to or receive from us over the internet, or for any unauthorised access or use of that information.

How you can access your Credit Information

TDJ will take reasonable steps to make sure that the Credit Information we collect, use or disclose is accurate, complete and up to date.

If your personal details change, such as your address or phone number, please contact our National Credit Manager by email or at the address detailed below. At your request to the National Credit Manager, TDJ will provide you with a copy of any Credit Information which we hold about you, unless an exception under the Privacy Act 1988 applies.

We may charge a fee for retrieving this information, in which case we will inform you of the fee and obtain your agreement to that fee before providing the information.

In accordance with the Privacy Act, TDJ will:

Upon request, provide access to credit eligibility information within a reasonable timeframe.

If access is refused, TDJ will provide you with the contact details for our External Dispute Resolution Scheme (EDRS) and the Office of the Australian Information Commissioner (OAIC) to enable you to escalate your request

How you can request the correction of your Credit Information

If you have accessed your Credit Information from TDJ or our Credit Reporting Bodies and believe that it is not accurate, up to date, complete, irrelevant, or

misleading, then you can request our National Credit Manager or Credit Reporting Body to correct it.

TDJ will comply with the Privacy Act in relation to any request for the correction of your Credit Information.

In the course of the investigation process, we may consult with and disclose information to our Credit Reporting Body and/or other Credit Providers. If our investigations reveal that your Credit Information does not require correction then we will advise you of this in writing and provide you with the contact details for the EDRS and the OAIC to enable you to escalate your request.

How your Credit Information may impact your Application for a Trading Account

TDJ may refuse an Application for a Trading Account based wholly or partly on your Credit Information. TDJ will comply with the Privacy Act in relation to any refusal for an Application for a Trading Account.

How to make a Complaint

If you believe that TDJ or our Credit Reporting Body has breached the CR Code or Part IIIA (e.g. data quality issues) of the Privacy Act or not taken reasonable steps to destroy Credit Information which is no longer relevant or required then you may complain using the contact details listed at the bottom of this document.

TDJ will deal with any complaints in accordance with the Privacy Act. In the course of investigating your complaint, TDJ may consult with and disclose information to our Credit Reporting Bodies and/or other Credit Providers. If you are not satisfied with our response to your complaint then we will provide you with the contact details for our EDRS and the OAIC to enable you to escalate your complaint.

TDJ is committed to ensuring that we promptly acknowledge and investigate any complaint about the way we manage your credit Information.

How to contact the Credit Reporting Bodies

You may contact our Credit Reporting Bodies by using the following information. If you have any questions regarding your publicly held personal credit file then please contact Veda as follows:-

Veda

Veda-Public Access
Website: www.mycreditfile.com.au

NB Veda is the primary Credit Reporting Body used by TDJ

How to Contact TDJ

If you have any questions about this CRDM Policy, if you wish to update or correct information we hold about you or if you wish to make a complaint about our collection, use, management or disclosure of your personal information under this CRDM Policy then please, in the first instance, contact:

The National Credit Manager
TDJ Australia Pty Ltd
PO Box 883
Braeside Vic 3195

Fax: (03) 8587 8855

E-mail: accounts@tdj.com.au

TDJ will take reasonable and prompt steps to remedy any issues resulting from our failure to comply with any of our obligations under this CDRM Policy and the associated TDJ Privacy Policy

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