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## SOUTHERN CROSS AUSTEREO – CREDIT REPORTING POLICY

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Southern Cross Austereo Pty Ltd (ACN 109 243 110) and our related bodies corporate (together **SCA**) operate a number of commercial radio stations, television stations, websites, and other media platforms throughout Australia. In the course of conducting our business we may provide advertising clients with commercial credit.

We are committed to the protection of your credit information and credit eligibility information and to meeting the relevant standards set out in the *Privacy Act 1988* (Cth) (the **Act**) and the *Privacy (Credit Reporting) Code 2014* (the **Code**). This Credit Reporting Policy sets out how we collect and use of credit information and credit eligibility information.

In this Policy, we use the term “Credit Details” to refer to both “credit information” and “credit eligibility information”, as those terms are defined in the Act. Essentially, your Credit Details are personal information about your credit history and credit worthiness.

This Policy should be read together with our Privacy Policy (available at [www.southerncrossaustereo.com.au](http://www.southerncrossaustereo.com.au)), which explains how we handle personal information.

### Collection of Credit Details

#### What kind of Credit Details we collect and hold

We collect, hold, use and disclose Credit Details about you if you are a sole trader, partner or director of a business that has applied for or obtained a commercial credit facility on its trading account with us, or if you are acting as a personal guarantor for a commercial credit facility provided by us.

The kind of Credits Details that we collect and hold about you will depend on the nature of our business with you, but may include things such as:

- identification details (such as name, date of birth, gender, current and previous two address, name of your current and last known employer and driver’s licence number);
- details of your credit history, including details of:
  - consumer credit that you have applied for including any credit limits and the date that credit was made available;
  - credit that you have successfully obtained including certain terms and conditions such as repayment and interest obligations;
  - repayment and default history in respect of consumer credit contracts including statements in respect of default amounts that have since been repaid;
  - court proceedings information;
  - credit history information requests that credit providers, mortgage insurers or trade insurers have made about you including the type and amount of credit sought in that application;
  - an opinion that you have committed a serious credit infringement;
- personal insolvency information about you;
- certain publically available information about your activities in Australia and your creditworthiness; and
- credit reports, credit eligibility assessments and other information about your creditworthiness produced by us, a credit reporting body or another credit provider.

#### Why we collect Credit Details

We collect and use Credit Details and related personal information to assess, administer and enforce commercial credit arrangements on our trading accounts.

We also use Credit Details to participate in the credit reporting system by sharing Credit Details with credit reporting bodies and other credit providers where permitted or required by the Act.

### **How we collect Credit Details**

We collect Credit Details in a number of ways. Generally, we will collect Credit Details about you that you provide to us when you apply for a commercial credit arrangement with us (for example, identification information, details of the type and amount of credit sought and information about your business and assets).

We may also generate Credit Details in the course of administering our relevant commercial credit arrangements with you. This information may include, for example, repayment and default records and internal creditworthiness assessments that we produce about you.

Where permitted by law and subject to obtaining your consent (where required), we may also collect Credit Details (including credit history and creditworthiness information) about you from:

- publically available sources (such as public databases and records);
- our related companies and joint ventures (which include Darwin Digital Television, Tasmania Digital Television and Central Digital Television); and
- credit reporting bodies (for example, we may obtain individual commercial credit reports on you from businesses such as Veda Advantage and Dun and Bradstreet); and
- other credit providers (for example, we may obtain trade references from similar businesses that offer credit facilities on their trade accounts).

## **Use and disclosure of Credit Details**

### **How we use and disclose your Credit Details**

We use and disclose Credit Details for the purposes described above.

Where permitted by law and subject to obtaining your consent (where required), we disclose Credit Details:

- to credit reporting bodies (see below for details);
- to other credit providers, some of which may be located overseas, including in New Zealand (for example, we may provide trade references to other similar businesses that offer credit facilities on their trade accounts);
- to our agents, service providers and contractors (such as credit control staff, debt collectors, customer service organisations, insurance providers, website and data hosting providers and other IT suppliers);
- to our accountants, insurers, lawyers, auditors and other professional advisers;
- to other related companies and joint ventures in the Southern Cross Austereo group (including Darwin Digital Television, Tasmania Digital Television and Central Digital Television);
- in the event that we or our assets are or may be acquired by a third party, to that third party and their advisors; and
- where permitted or required by law, or otherwise with your consent.

### **Credit Reporting Bodies**

We disclose personal information and limited Credit Details to credit reporting bodies for the purpose of obtaining credit reports about you. These credit reports generally include details of your credit history and may sometimes include an assessment of your creditworthiness.

When we obtain Credit Details about you from a credit reporting body we may use those Credit Details to assess your creditworthiness. We may also produce other documents, reports and materials setting our assessment of your creditworthiness.

Where permitted or required by law, we may also disclose other types of Credit Details (such as default information) about you to credit reporting bodies as part of our participation in the credit reporting system.

We currently disclose Credit Details to the following credit reporting bodies, which both have their own credit reporting policies that describe how they manage Credit Details. The credit reporting policy (and most up-to-date contact details) for each credit reporting body are found on their websites.

- **Veda Advantage Limited**  
[www.veda.com.au](http://www.veda.com.au) and [www.mycreditfile.com.au](http://www.mycreditfile.com.au)
- **Dun & Bradstreet**  
[www.dnb.com.au](http://www.dnb.com.au) and [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au)
- **Creditor Watch**  
[www.creditorwatch.com.au](http://www.creditorwatch.com.au)

## Data Quality

We take reasonable steps to ensure that the Credit Details we collect, use or disclose are accurate, complete, relevant and up-to-date in accordance with the requirements of the Act.

If the Credit Details we hold about you are incorrect or change, please contact us using the details below so that we can update our records.

## Data Security

Your Credit Details are stored in secure computer storage systems and paper based files and in other records. We may also engage third party service providers to assist in storing and processing certain types of Credit Details for us.

We take reasonable precautions to ensure that your Credit Details are protected from misuse, interference and loss and from unauthorised access, modification and disclosure.

## Access and correction

If you wish to request access to credit eligibility information that we hold about you, or correction of any credit information or credit eligibility information that we hold about you, please contact us as set out below.

Generally, we will provide you with access unless one of the exceptions set out in The Act applies to your request, where providing access would be unlawful, such as where we are required by law not to disclose the information, or where giving access would be likely to prejudice enforcement related activities by or on behalf of an enforcement body. If we refuse to provide you with access to the requested information, we will provide you with written notice of our decision and our reasons for reaching that decision.

Where permitted by the Act we may charge a fee for giving access to this information, in which case we will inform you of the fee (which will not be excessive) in advance of providing the information.

## More information and complaints

If you believe that we have not complied with this Policy, the Act or the Code and wish to make a complaint, please contact us on the details below.

We will take any privacy complaint seriously, and we aim to resolve all complaints in a timely and efficient manner. We will acknowledge receipt of a complaint within 7 days and advise you of how we propose to deal with the complaint. We will endeavour to resolve the complaint within 30 days or such other timeframe we agree with you. We request that you cooperate with us during this process and provide us with relevant information we may require. Depending on the nature of your complaint, we may need to consult with third parties (such as a credit reporting body or another credit provider) in order to address your complaint.

We expect our procedures will deal fairly and promptly with your complaint. However, if you are unsatisfied with our response, you can make a complaint to the Office of the Australian Information Commissioner (OAIC) on by calling 1300 363 992 or visiting the OAIC website at [www.oaic.gov.au](http://www.oaic.gov.au).

## Contact us

Mail: The Privacy Officer  
Southern Cross Austereo  
PO Box 345  
South Melbourne, VIC, 3205

Email: [privacy@sca.com.au](mailto:privacy@sca.com.au)

Phone: (03) 9252 1019

## Changes to this Policy

SCA will review this Policy from time to time to ensure that it accurately reflects our practices and procedures as well as any changes in the law. We will notify you of any changes to this Policy by posting an amended version on our website ([www.southercrossaustereo.com.au](http://www.southercrossaustereo.com.au)), and changes will take effect from the date of posting.

Last updated: October 2016