

Credit Reporting Policy

Managing your credit information

Glenn & Herriot Pty Ltd (“Glenn & Herriot”, Group GH, Group GH (Accounting), “we”, “us”, “our”) does not use your personal information to assess your credit eligibility. However, during the course of providing the services you have requested, we may collect credit information if it is necessary to provide those services.

The type of credit information we may collect

The main type of credit information we may collect is your identification information. However, in the course of providing the requested services to you, we may be given (and subsequently hold) the following other kinds of credit information:

- information about any credit that has been provided to you;
- your repayment history;
- information about any overdue payments;
- if terms and conditions of your credit arrangements are varied;
- if any court proceedings are initiated against you in relation to your credit activities;
- information about any bankruptcy or debt agreements involving you;
- any publicly available information about your credit worthiness; and
- any information about you where you may have fraudulently or otherwise committed a serious credit infringement.

We do not collect your credit information from credit reporting bodies, banks or other credit providers unless it is necessary in order to provide you with the services you have requested and/or you have authorised us to do so.

How and when we collect credit information

In most cases, we will only collect credit information about you if you disclose it to us and it is relevant in providing you with the services you have requested. Other sources we may collect credit information from include:

- banks and other credit providers;
- other individuals and entities via referrals; and
- your suppliers and creditors.

In most cases you will be aware that this information is being collected as part of the services we are providing to you.

Security of your credit information

We adopt the same security measures for the safekeeping of your credit information as we do for your personal information, as set out in our Privacy Statement. Please refer to our Privacy Statement for further details.

Why we collect credit information

Our usual purpose for collecting, holding, using and disclosing credit information about you is to enable us to provide you with our services. We may also collect credit information to process payments for fees owing to Glenn & Herriot Pty Ltd (including our subsidiary and related entities).

Exchange of credit information with overseas parties

We will only transfer your credit information overseas if it is necessary in order to provide you with your requested services, and/or you have authorised us to do so.

Accessing and correcting your credit information

You are able to gain access to your credit information that we might hold. To arrange access to your credit information, you should contact our office in writing, by telephone, facsimile or email. We will use our best endeavours to maintain current and accurate credit information about you and correct any errors as they arise, including notification to any third parties to whom we have disclosed your credit information. You agree to advise us in writing of any changes to your credit information.

We may deny your request to access your credit information in some circumstances. If we do so, we will tell you why.

Accuracy of your credit information

If you think that any credit information we hold about you is inaccurate, please contact us at mail@groupgh.com.au or phone (08) 8447 2088 and we will take reasonable steps to ensure that it is corrected.

More information

If you would like more information concerning how we handle your credit information or our approach to privacy, or if you wish to complain about a breach of this Credit Reporting Policy, please contact our office during business hours.