

Ruralco Holdings Limited ACN 009 660 879 and any subsidiary or associated entity and as trustee of any trust ("Ruralco") are referred to as "we", "our", or "us" in this statement.

Important information relating to credit reporting

Under Part IIIA of the Privacy Act and Privacy (Credit Reporting) Code, there are several 'notifiable matters' that we must disclose to you at or before the time of collecting personal information that is likely to be disclosed by us to a Credit Reporting Body (**CRB**). This statement contains important information about credit reporting, including information about the CRBs we may disclose your credit-related information to, and should be read in conjunction with our Credit Reporting Policy.

Notifiable matters

You should be aware of the following matters:

1. You can obtain a copy of our Credit Reporting Policy directly from our website or by contacting our Privacy Officer using the following details:
 - By telephone: (03) 6235 1412
 - In writing: The Privacy Officer, Ruralco Holdings Limited ACN 009 660 879
GPO Box 65
HOBART TAS 7001
 - By email: privacy@ruralco.com.au
2. You have a right to access the credit-related information we hold about you, request that we correct the credit-related information we hold about you and/or make a complaint about a failure by us to comply the credit reporting provisions of the Privacy Act or the Privacy (Credit Reporting) Code. Information about how you can make an access or correction request, or make a complaint to us, is set out in our Credit Reporting Policy (including information about how we will deal with a complaint).
3. If you commit a serious credit infringement, we may be entitled to disclose that infringement to a CRB.
4. We are not likely to disclose your credit-related information to entities that do not have an Australian link.
5. A CRB may include the credit-related information we disclose to it in reports which are provided to other credit providers to assist those other credit providers to assess your credit worthiness.
6. You have a right to request that a CRB not use their credit-related information for the purposes of pre-screening of direct marketing by a credit provider, and that a CRB not use or disclose your credit-related information if you believe, on reasonable grounds, that you have been or are likely to be a victim of fraud.
7. The CRBs we deal with are Veda, Dun & Bradstreet, CreditorWatch, Experian, and Tasmanian Collection Service. You can contact them using the details below:

Veda

Veda - Customer Resolutions
PO Box 964
North Sydney NSW 2059
1300 762 207
corrections@veda.com.au

You may obtain a copy of Veda's policy about their management of credit-related information by contacting them or visiting their website.

Dun & Bradstreet

Attention: Public Access Centre
PO Box 7405
St Kilda VIC 3004
1300 734 806
pac.austral@dnb.com.au

You may obtain a copy of Dun & Bradstreet's policy about their management of credit-related information by contacting them or visiting their website.

CreditorWatch

GPO BOX 276
Sydney NSW 2001
privacy@creditorwatch.com.au

You may obtain a copy of CreditorWatch's policy about their management of credit-related information by contacting them or visiting their website.

Experian

Level 6, 549 St Kilda Road
Melbourne VIC 3004
1300 783 684
creditreports@au.experian.com

You may obtain a copy of Experian's policy about their management of credit-related information by contacting them or visiting their website.

Tasmanian Collection Service

29 Argyle Street
Hobart TAS 7000
(03) 6213 5555
enquiries@tascol.com.au

You may obtain a copy of Tasmanian Collection Service's policy about their management of credit-related information by contacting them or visiting their website.