

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](mailto: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](mailto: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](mailto: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.