BST Family Pty Ltd ACN 686 190 474 as trustee for BST Family Trust (t/a RockSolid Screw Piling & Earthworks) ABN 61 345 650 454 (**we**, **us** or **our**) recognise that your privacy is very important and we are committed to protecting the credit-related information we collect from you. The *Privacy Act 1988* (Cth) (**Privacy Act**) and *Privacy (Credit Reporting) Code 2025* (Cth) (**CR Code**) govern the way in which we, as a credit provider, must manage your credit-related information. This Credit Reporting Policy and Statement of Notifiable Matters sets out how we collect, use, disclose and otherwise manage credit-related information about you, including credit-related information collected through our website.

What is "credit-related information"?

'*Credit-related information*' means information related to your financial position and includes 'credit information', 'credit eligibility information' and 'CP-derived information', as those terms are defined in the Privacy Act, but generally meaning as follows:

(a) 'credit information' is the information we may collect and give to a credit reporting body (such as Equifax Australia Holdings Pty Ltd and its Australian subsidiaries (**Equifax**)). This information includes:
  (i) identity details;
  (ii) the fact that you have applied for services from us; and
  (iii) the fact that we are a credit provider to you;

(b) 'credit eligibility information' is the information credit reporting bodies (like Equifax) provide to us; and

(c) 'CP-derived information' means any personal information that is derived from information provided to us by a credit reporting body. For example, a credit score.

Collection

Types of information collected

If you apply for credit from us (in the form of us providing you with services and allowing a time in excess of 7 days to pay the debt for those services), we may collect and hold various credit-related information from you.

Method of collection

Credit-related information will generally be collected directly from you through the use of any of our standard forms, over the internet, via email, or through a telephone conversation with you.

There may, however, be some instances where credit-related information about you will be collected indirectly because it is unreasonable or impractical to collect credit-related information directly from you. For example, we may also collect credit-related information about you from third parties acting on your behalf. We will usually notify you about these instances in advance, or where that is not possible, as soon as reasonably practicable after the information has been collected.

Purpose of collection

The credit-related information that we collect and hold about you depends on your interaction with us. Generally, we collect, use and hold your credit-related information for the purposes of assessing your financial position and the decision-making process related to the provision of credit and services to you, and where otherwise required or permitted by law.

Failure to provide information

If the credit-related information you provide to us is incomplete or inaccurate, we may be unable to provide you, or someone else you know, with the credit or services you, or they, are seeking.

Use and disclosure

Generally, we only use or disclose credit-related information about you for the purposes for which it was collected (set out above). However, we may disclose credit-related information about you to:

(a) external third-party service providers engaged by us who assist us in operating our business (including IT service providers who assist in managing our servers and networks), and these service providers may not be required to comply with our Credit Reporting Policy. These providers may be based overseas or may use overseas infrastructure to perform services for us, including Europe, Asia, Africa and Americas;

(b) related entities, or a person who manages credit, to manage credit or for a related decision-making process that is directly related to the provision of credit and services to you;
(c) external dispute resolution providers, and
(d) other persons where required or authorised by law.

In some circumstances, the law may permit or require us to use or disclose credit-related information for other purposes (for instance, where you would reasonably expect us to and the purpose is related to the purpose of collection). Where credit-related information about you is disclosed to an external third-party service provider, we take reasonable steps to ensure that the external third-party service provider treats credit-related information about you in accordance with the Privacy Act.

We may disclose your credit information to Equifax or other credit reporting bodies as set out in this Credit Reporting Policy from time to time. Details of how to obtain a copy of Equifax's credit reporting policy are set out in the Statement of Notifiable Matters section below.

Access and correction

You may request access to credit-related information we hold about you, by making a written request. We will respond to your request within a reasonable period. In relation to 'credit eligibility information specifically, we will provide access within 30 days unless unusual circumstances apply. We may charge you a reasonable fee for processing your request (but not for making a request for access). We may refuse a request for access to credit-related information in circumstances prescribed by the Privacy Act. If we refuse to give you access, we will provide you with a written notice that sets out the reasons for our refusal (unless it would be unreasonable to provide those reasons). If upon receiving access to your credit-related information, or at any other time, you believe the credit-related information we hold about you is inaccurate, incomplete or out of date, please let us know immediately. We will take reasonable steps to correct the information so that it is accurate, complete and up to date.

If we refuse to correct your credit-related information, we will provide you with a written notice that sets out the reasons for our refusal (unless it would be unreasonable to provide those reasons) and provide you with a statement regarding the mechanisms available to you to make a complaint.

Security

We are committed to keeping secure the information we collect from you. We store your credit-related information about you in different ways, including in paper and in electronic form. We take reasonable measures to ensure that your credit-related information is stored safely to protect it from loss, misuse, unauthorised access, alteration or disclosure, including electronic and physical security measures.

Complaints and feedback

If you wish to make a complaint about a breach of the Privacy Act or the CR Code, please contact us using the details below and we will take reasonable steps to investigate the complaint and respond to you. If you are not happy with our response, you may complain directly to the Office of the Australian Information Commissioner.

If you have any queries or concerns about our Credit Reporting Policy or the way we handle your credit-related information, please contact us at:

Street address:	507 Rosewood Marburg Road, Tallegalla Qld 4340
Email address:	info@rocksolidscrewpiling.com
Telephone:	0420 740 851 (ask for Ben)

More information

For more information about privacy in general, you can visit the website for the Office of the Australian Information Commissioner at www.oaic.gov.au.

Statement of Notifiable Matters

Under the CR Code, there are several 'notifiable matters' that we are required to disclose to you at or before the time of collecting personal information that is likely to be disclosed to a credit reporting body. Those matters are:

(a) the credit reporting body may include the credit information we provide to it in reports, which it then provides to other credit providers to assist those other credit providers to assess your credit worthiness;

(b) if you commit a serious credit infringement, we may disclose this to a credit reporting body;

(c) you can request a copy of this Credit Reporting Policy by contacting us, or obtain it directly from our website;

(d) you can view Equifax's credit reporting policy on its website (https://www.equifax.com.au/credit-reporting-policy) or by contacting them to request a copy directly by mail to Equifax, PO Box 964, North Sydney NSW 2059;

(e) you have the right to access credit information we hold about you, request that we correct the information, and make a complaint, as set out further above in this Credit Reporting Policy;

(f) you can request a credit reporting body not to use your credit reporting information for the purposes of pre-screening of direct marketing by us; and

(g) you can request a credit reporting body not to use or disclose your credit reporting information if you believe on reasonable grounds that you have been, or are likely to be, the victim of fraud.

You can ask us to provide you a hard copy of this policy (including the Statement of Notifiable Matters).