# CREDIT REPORTING POLICY

## 1. About this policy

**1.1** This Credit Reporting Policy applies in addition to Thermatech's Privacy Policy, which explains how we manage personal information generally.

**1.2** This policy describes how Thermatech Pty Ltd (Thermatech, we, us or our) collects, holds, uses and discloses credit information and credit eligibility information regulated by Part IIIA of the Privacy Act 1988 (Cth), the Privacy Regulation 2013 and the Privacy (Credit Reporting) Code 2025.

**1.3** The policy may apply to an individual who applies for, receives or guarantees consumer credit from Thermatech, or whose consumer credit-related information we otherwise handle as permitted by law.

**1.4** This policy does not necessarily apply to information relating solely to a company or other organisation, although personal information about directors, guarantors, sole traders and partners may be covered.

**1.5** If Thermatech does not provide or administer consumer credit within Part IIIA, some provisions of this policy may not apply. Our general Privacy Policy will continue to apply to personal information we hold.

## 2. Our details

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| **Entity** | Thermatech Pty Ltd |
| **ABN** | 40 621 715 893 |
| **ACN** | 621 715 893 |
| **Street address** | 8/46 Bailey Crescent, Southport QLD 4215 |
| **Postal address** | 8/46 Bailey Crescent, Southport QLD 4215 |
| **Phone** | (07) 5531 2213 |
| **Email / website** | reception@thermatech.com.au \| www.thermatech.com.au |

## 3. Definitions

**3.1** Credit information generally includes information about an individual's consumer credit history and credit arrangements, such as identification information, consumer credit applications, credit limits, repayment history, defaults, serious credit infringements, court judgments and insolvency information, where permitted by law.

**3.2** Credit eligibility information generally includes credit reporting information disclosed to us by a credit reporting body, together with information we derive from it, such as a credit score, risk rating or internal credit assessment.

**3.3** A credit reporting body (CRB) is an organisation authorised to collect and disclose credit reporting information under Part IIIA of the Privacy Act.

**3.4** Terms used in this policy have the meanings given in the Privacy Act, Privacy Regulation and Privacy (Credit Reporting) Code 2025 where applicable.

## 4. Credit-related information we may collect

**4.1** Where permitted by law, the types of credit-related personal information we may collect and hold include:

- name, date of birth, current and previous addresses and other identification information;
- driver licence or other identity document details;
- employer and occupation information;
- the fact that an individual has applied for consumer or commercial credit, the type of credit and the amount sought;
- the name of the relevant credit provider and the dates on which a credit arrangement starts and ends;
- consumer credit limits and certain terms or conditions of the credit arrangement;
- repayment history information and financial hardship information, where permitted and applicable;
- payment default information, including information about payment arrangements and later payment;
- information about serious credit infringements, court judgments and personal insolvency;
- publicly available information relating to creditworthiness;
- requests made by credit providers, mortgage insurers or trade insurers for credit reporting information;
- credit reporting information provided by a CRB; and
- credit scores, risk ratings and other assessments derived by us or a CRB.

**4.2** The information we collect will depend on the type of credit arrangement and the information that Thermatech is legally permitted and reasonably required to handle.

**4.3** We may collect credit-related information directly from the individual or from a guarantor, authorised representative, trade reference, credit provider, CRB, debt collection provider, publicly available source or another person permitted by law.

## 5. Why we collect, use and disclose credit-related information

**5.1** Where permitted by law, we may collect, hold, use and disclose credit-related information to:

- assess an application for credit or an application to act as guarantor;
- verify identity and information provided in a credit application;
- establish, administer, review and manage a credit account or guarantee;
- set or review credit limits and payment terms;
- assess creditworthiness and produce internal credit scores or risk ratings;
- manage payments, financial hardship requests, overdue accounts and debt recovery;
- prevent, detect and investigate fraud, serious credit infringements and other unlawful conduct;
- respond to access, correction and complaint requests;
- assign, sell, insure or otherwise manage a debt or credit exposure;
- comply with legal, regulatory, insurance and audit requirements; and
- protect our lawful interests and enforce our contractual rights.

**5.2** If an individual does not provide information reasonably required for a credit assessment, we may be unable to approve or continue a credit arrangement or guarantee.

## 6. Disclosure to third parties

**6.1** If Thermatech uses a credit reporting body in the future and where permitted by law we may disclose credit-related information to:

- CRBs that Thermatech actually uses;
- other credit providers and trade references;
- guarantors or proposed guarantors;
- debt collection agencies, debt buyers and legal advisers;
- trade credit insurers, mortgage insurers or other insurers where relevant;
- identity verification, fraud prevention and information service providers;
- accounting, audit, banking, payment and technology service providers;
- courts, tribunals, regulators and government agencies where required or authorised by law;
- a prospective purchaser, financier or adviser in connection with a proposed sale, restructure or transfer of our business or debts; and
- another person with the individual's consent or as otherwise required or authorised by law.

**6.2** We will not disclose credit-related personal information merely because a third party requests it. A disclosure must be permitted or required under applicable law.

**6.3** Some service providers may store or process personal information outside Australia. Our Privacy Policy explains how we manage likely overseas disclosures.

## 7. Credit reporting bodies

**7.1** Thermatech does not currently obtain consumer credit reports from a credit reporting body. However, Thermatech may choose to do so in the future where reasonably necessary to assess or manage a credit application or credit account and where permitted by law. Before doing so, Thermatech will provide any notices required by law and update this Credit Reporting Policy to identify the credit reporting body or bodies it uses.

## 8. Defaults and serious credit infringements

**8.1** Thermatech does not currently report payment defaults or serious credit infringements to a credit reporting body. However, Thermatech may do so in the future where reasonably necessary, legally permitted and after completing all notices and other requirements under the Privacy Act 1988 and the Privacy (Credit Reporting) Code 2025.

If Thermatech commences reporting this information, this policy will be updated to identify the credit reporting body or bodies used and to explain the circumstances in which information may be disclosed.

**8.2** Before disclosing default information, Thermatech will confirm that the applicable statutory requirements, amount threshold, timing and notice requirements have been satisfied.

## 9. Data quality, security and retention

**9.1** We take reasonable steps to ensure credit-related personal information we hold or disclose is accurate, up to date, complete and relevant.

**9.2** We take reasonable steps to protect credit-related information from misuse, interference, loss and unauthorised access, modification or disclosure.

**9.3** Security measures may include access controls, authentication, staff training, physical security, secure disposal, backups and contractual controls over service providers.

**9.4** We retain credit-related information only for as long as required or permitted by law and reasonably necessary for our credit, legal, audit and record-keeping purposes.

**9.5** When information is no longer required and we are not legally required to retain it, we will take reasonable steps to destroy or de-identify it.

## 10. Access to credit-related information

**10.1** An individual may request access to credit eligibility information we hold about them by contacting us using the details in section 14.

**10.2** We may ask the individual to verify their identity and provide sufficient information for us to locate the relevant records.

**10.3** We will generally provide access within the period required by the Privacy Act and the Privacy (Credit Reporting) Code 2025, unless an exception applies.

**10.4** We will not charge for making an access request. Any charge for providing access will be limited to what is permitted by law, and we will advise the individual before incurring the charge.

**10.5** If we refuse access, we will generally provide written reasons and information about available complaint mechanisms, unless it would be unlawful or unreasonable to do so.

## 11. Correction of credit-related information

**11.1** An individual may ask us to correct credit-related information they believe is inaccurate, out of date, incomplete, irrelevant or misleading.

**11.2** A correction request may be made to us or to another CRB or credit provider involved in the information. The credit reporting system applies a 'no wrong door' approach, meaning the recipient of the request must take reasonable steps to address it and consult other relevant entities where required.

**11.3** We will investigate and respond within the timeframe required by Part IIIA and the Privacy (Credit Reporting) Code 2025, which is generally 30 days unless a longer period is agreed in writing.

**11.4** If a correction is made, we will take the notification steps required by law. If we refuse to correct information, we will generally provide written reasons and explain available complaint mechanisms.

## 12. Financial hardship

**12.1** If an individual is experiencing financial difficulty, they should contact Thermatech promptly. We will consider any request for a payment arrangement or other assistance in good faith and in accordance with the applicable contract and law.

**12.2** Where financial hardship information is regulated by Part IIIA, we will handle it only as permitted by law.

**12.3** Nothing in this policy creates an obligation to approve a particular hardship arrangement or provide regulated consumer credit assistance beyond Thermatech's legal obligations.

## 13. Complaints

**13.1** An individual who believes Thermatech has interfered with their privacy or failed to comply with Part IIIA, the Privacy (Credit Reporting) Code 2025 or this policy may make a written complaint using the contact details in section 14.

**13.2** The complaint should describe the concern, the relevant credit account or transaction and the outcome sought.

**13.3** We will acknowledge and investigate the complaint within a reasonable period and respond within any timeframe required by law.

**13.4** If the complainant is not satisfied with our response, they may contact the Office of the Australian Information Commissioner:

- Website: www.oaic.gov.au
- Phone: 1300 363 992

## 14. How to contact us

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|---|---|
| **Privacy contact** | Jason Tait - Thermatech Pty Ltd |
| **Phone** | (07) 5531 2213 |
| **Post** | 8/46 Bailey Crescent, Southport QLD 4215 |
| **Email** | reception@thermatech.com.au |

## 15. Changes to this policy

**15.1** We may update this policy from time to time to reflect changes in law, the credit reporting system, our information-handling practices and our business.

**15.2** The current version will be published on our website and will state its effective date.

**15.3** Material changes will apply prospectively unless otherwise required by law.

## 16. Document control

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| **Document** | Thermatech Credit Reporting Policy |
| **Version** | 2.0 |
| **Effective date** | 11th August 2026 |