

This is the Credit Reporting and Privacy Policy of Instant Access Australia Pty Ltd (Instant Access).

We recognise your right to privacy and have established this policy and a number of protocols in line with the Australian Privacy Principles under the Privacy Act 1988 (Cth).

This document also reflects Instant Access' obligation under section 20B (3) of the Privacy Act to have a policy relating to credit reporting information.

This policy sets out the following regarding Personal Information in relation to Instant Access and you:

- What Personal Information will be collected;
- How Personal Information will be collected;
- How Personal Information will be held by Instant Access;
- What Personal Information will be used for;
- How and why personal Information held by Instant Access will be used;
- How Personal Information used by Instant Access will be handled;
- Who Instant Access may disclose personal information to;
- How you can access Personal Information held by Instant Access
- How to correct Personal Information held by Instant Access; and
- How to make a complaint about Personal Information held by Instant Access
- How and to whom your credit history may be reported

Who is Instant Access?

Instant Access is an Australian company with headquarters in Sydney NSW who provides access solutions to the construction, maintenance remediation mining and other industries.

Instant Access has two related corporate entities with whom it may exchange your Personal Information, being Instant Access Holdings Pty Ltd (also located and operating in Australia) and Instant Access NZ Ltd (which operates the same type of business in New Zealand as Instant Access).

Instant Access hires and sells scaffold and Elevating Work Platform (EWP) solutions and equipment to the various customers in numerous industries. As a part of this Business Instant Access also provides commercial credit accounts to some customers.

What Personal Information will be collected?

As a customer or supplier of Instant Access, Instant Access may collect the following Personal Information from you:

- Your name
- Personal address
- Date of birth
- Business address
- Home address
- Work telephone number
- Mobile telephone number
- Your work email address
- Gender
- Drivers licence details
- Any directorships or proprietorships you may hold
- Credit history
- Payment history
- Applications for credit made by you
- Hire and/or sales history with Instant Access
- Credit card and/or bank account details

How will your Personal Information be collected?

Your Personal information will be collected from you by several methods which are as follows:

- Directly from you in writing by asking you to complete a customer account/credit application;
- Verbally from you to supplement the above information request
- From credit reporting agencies - information about you may be included in reports that a credit reporting body provides to us to assist us to assess your credit worthiness.
- Supplier information forms;
- Service providers to us;
- Service providers to you;
- Telephone directory information;
- Contracts, purchase orders and all other documents provided to Instant Access by you to request the provision of goods and services ;
- ASIC records and extracts;
- Publicly available records including from courts

If we do not collect your Personal Information, we may not be able to provide you with the goods and services you have requested us to provide to you.

How Personal Information will be held by Instant Access.

Instant Access may hold your Personal Information in both a hard copy format and a soft copy format (electronically).

Hard copy Personal Information about you will be securely held in lockable filing cabinets with access limited to authorised employees having a need to access the information for the purposes set out in this policy.

Information stored electronically is stored on systems that use industry standard security and encryption to protect Personal Information. Where we provide Personal Information to our service providers or other third parties, as identified below, they will be contractually obligated to maintain Industry standard security and encryption to protect Personal Information.

How and why your Personal Information held by Instant Access will be used.

Instant Access will use the Personal Information that it holds relating to you for purposes including the following:

- To determine whether or not to conduct business with you;
- Assessing your credit worthiness and determine whether you will be permitted to operate a credit account with Instant Access;
- To determine an appropriate level of credit to grant to you;
- To manage your credit account;
- To review from time to time the suitability of the terms on which credit may or may not have been granted to you;
- To manage the hire and sale of access services and equipment to you;
- Managing your hire or sale customer credit account;
- Placing your Personal Information upon the Personal Property Security Register (PPSR) where appropriate;
- Supplying goods and services to you, and for the management of your account
- Communicating to you about goods and services, which Instant Access or its partners or Related Bodies Corporate may provide to you; and
- To implement these conditions
- If you fail to meet payment obligations, we may be entitled to disclose this failure, on your part, to a credit reporting body.

You may request that Instant Access not use your Personal Information for prescreening or direct marketing, but this may hinder or prevent Instant Access from providing you with credit and/or goods and services.

How your Personal Information used by Instant Access will be handled.

We will not disclose Personal Information outside of Australia and New Zealand. If that situation changes we will advise you of this.

Your Personal Information which has been retained by Instant Access in line with this policy will be handled by our authorised employees in our head office and branch offices, located throughout Australia and New Zealand for the management of your account and purchases with Instant Access. We train our staff to ensure that Personal Information is handled appropriately. Our procedures mean that Personal Information is only made available to our employees as necessary. We audit and monitor our employees access to and handling of Personal Information

Parties to whom Instant Access may disclose your Personal Information

Instant Access may disclose Personal Information to the following:

- Our Related Bodies Corporate and/or other entities in the Instant Access Group; and
- Banks, financial institutions or credit reporting agencies for the purposes of assessing your credit worthiness should you apply for any credit arrangement with us;
- Our legal, accounting and financial advisors as necessary for purposes of statutory reporting or legal proceedings;
- Regulatory authorities such as the Australian Tax Office, New Zealand's Inland Revenue Department, ASIC, The Companies Office (NZ) and Police Force if requested or required. and
- Mercantile agents for enforcement action where you have failed to pay your account;

Credit reporting bodies which Instant Access may provide information to and receive information from include:

- i) Veda Advantage, whose contact details and policies about management of credit related information can be found at <https://veda.com.au/contactus>
- ii) Creditcorp , whose contact details and policies about management of credit related information can be found at <https://creditcorp.com.au/contactus>

Information about you may be included in reports that a credit reporting body provides to us to assist us to assess your credit worthiness.

If you fail to meet payment obligations, Instant Access may be entitled to disclose this failure, on your part, to a credit reporting body. In such a situation Instant Access may also institute legal proceedings against you thereby placing certain parts of your Personal Information in the public domain on the court files and records.

How you can access Your Personal Information held by Instant Access.

You may request access to your Personal Information that Instant Access holds.

You may request that Instant Access not use or disclose your information if you reasonably believe that you have been, or are likely to be, a victim of fraud.

You may make either of these requests in writing to privacy@instantaccess.com.au

We may charge you a fee to access your Personal Information if a significant amount of time or effort is required to provide the Personal Information requested.

How to correct your Personal Information held by Instant Access.

You may request that your personal information is corrected by sending an email outlining the requested amendment privacy@instantaccess.com.au

We may agree with your request for amendment of your Personal Information or not as the case may be. If we do not agree to your amendment we will advise you in writing, and you may request to have a note placed upon your Personal Information.

How to make a complaint about your Personal Information that is held by Instant Access

You may make a complaint about the handling, content or other matters related to your Personal Information in writing by email to privacy@instantaccess.com.au

We will consider your complaint and if warranted investigate it. We will provide you with a response within 14 days of receiving your written complaint.

You may also make a complaint to the Office of the Australian Information Commissioner (OAIC):

Website: <https://www.oaic.gov.au/>

Online complaint form: <https://forms.business.gov.au/aba/oaic/privacy-complaint/>

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Fax: +61 2 9284 9666

Post: GPO Box 5218
Sydney NSW 2001