

Fletcher Insulation Pty Limited, Baron Insulation Pty Ltd and/or ee-Fit Pty Ltd

Under Part IIIA of the *Privacy Act 1988 (Act)* and the *Privacy (Credit Reporting) Code (the 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 has been prepared by Fletcher Insulation Pty Limited, Baron Insulation Pty Ltd and/or ee-Fit Pty Ltd (we or us) and 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 (available here <https://insulation.com.au/Credit-Reporting-Policy>)

If you apply for commercial credit or offer to act as a guarantor, we may disclose your credit information to, or collect credit information about you from, a CRB. This information is used for the purpose of determining your eligibility for credit, and we may process the information to assess your creditworthiness and suitability for credit.

Notifiable matters you should be aware of:

You can obtain a copy of our Credit Reporting Policy directly from our website here <https://insulation.com.au/Credit-Reporting-Policy> or by contacting our Australian Privacy Officer on +61 (0)7 3260 9777 or sending an email to FBPrivacyAU@fbu.com. You can also ask us to provide you with a hard copy of our Credit Reporting Policy and this Statement of Notifiable Matters.

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 with the credit reporting provisions of the Privacy Act or the 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). Fletcher Insulation Pty Limited, Baron Insulation Pty Ltd and/or ee-Fit Pty Ltd Credit Reporting Policy also contains information on the locations outside of Australia that Fletcher Insulation Pty Limited, Baron Insulation Pty Ltd and/or ee-Fit Pty Ltd may disclose your credit information to.

If you fail to meet your payment obligations or commit a serious credit infringement, we may be entitled to disclose this to the CRB.

We may disclose your credit-related information to entities outside of Australia. We use service providers located outside of Australia to perform functions on our behalf. The entities we may share your credit-related information with may be located in, or have personnel that access your information from, the following jurisdictions: New Zealand. We only disclose your information to entities outside of Australia for our business functions or for the purposes of providing services to you. Where we do so, we ensure that the disclosure of and access to that information is secure and appropriate controls are in place, and we take reasonable steps to ensure that any overseas recipients of your information handle it in a manner consistent with the Privacy Act.

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.

CRBs offer a service to credit providers wishing to send direct marketing material about credit services to individuals. This is called "credit pre-screening". You have the right to request CRBs do not use your credit information for this purpose. To opt out of credit pre-screening, contact the CRB, using the contact details provided below. You also have a right to request 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.

The CRB we deal with is Equifax/(Creditor) Watch. You can contact them using the details below:

Equifax Public Access

PO Box 964 North Sydney NSW 2059

138 332

customercomplaintsAU@equifax.com

(Creditor) Watch

GPO Box 276

Sydney NSW 2001

You may obtain a copy of Equifax's or Creditor Watch's policy about their management of credit-related information by contacting them or visiting their website www.equifax.com.au/
www.creditorwatch.com.au