

Privacy Policy

BUSINESS CREDIT SOLUTIONS PTY LTD trading as REPAID! COLLECTIONS ABN 96 167 865 045

Business Credit Solutions is committed to protecting the privacy and accuracy of your personal information. This Privacy Policy applies to the operations of BUSINESS CREDIT SOLUTIONS PTY LTD trading as REPAID! COLLECTIONS ("we" or "us") and is subject to the National Privacy Act 1998 (Cth) (the Act) .

Business Credit Solutions Pty Ltd trading as Repaid! Collections "functions and activities" include acting as commercial agent for our clients by recovering debt and providing accounts receivable management services.

What Information Do We Collect?

Personal information is any information and/or opinion about an identified individual, or an individual who is reasonably identifiable: whether the information or opinion is true or not, and whether the information or opinion is recorded in a material form or not.

Personal information collected by BUSINESS CREDIT SOLUTIONS may generally include: name; address; dates of birth and contact details, proof of identity details; company details; phone, fax and mobile numbers; email address; and certain financial information such as circumstances, income and history, and information about residency status.

How We Collect Information

Your personal information may be collected when you deal with us directly over the telephone, send us correspondence (such as letter, email or fax), visit our on-line services or visit us in person. As well as collecting information from you directly we may collect your personal information from a third party such as a client. Unless we are required or permitted by law to collect sensitive personal information, such as health information, we will obtain your consent first.

Online Security

We are committed to keeping the personal information provided to us secure. We take all reasonable precautions to protect the personal information we hold about you from unauthorised access, modification or disclosure and from misuse or loss.

We have a range of physical and technology procedures in place to provide a secure environment. Our online security measures include:

- encrypting data sent from your computer to our internet- based systems during internet transactions transmitted across networks
- utilising firewalls and other network security systems within our computer systems
- restricting access to our computer systems to authorised persons via the use of username and password logon.
- collecting, from time to time, the IP address that was used to complete an online transaction for the purposes of security.
 - Credit card details submitted via our websites are processed through our service providers. Other information held on our systems cannot be accessed through the internet connection. Our online payment facilities are secure and the data, once collected, cannot be accessed through the internet.

How We Use Your Personal Information

We will use the personal information that you provide to properly perform the functions and activities for the services that we offer. We will limit the use of your personal information to the performance of our functions and activities in connection with the recovery of debt and fulfilling our legal obligations.

We only disclose your personal information to third parties with your express or implied consent, or where we are otherwise entitled or required to do so by law. The types of third parties we may disclose your personal information to, include:

- our client
- credit reporting agencies
- our legal advisors
- your authorised agents, including your legal or financial advisors
- service providers where we outsource functions such as process serving, repossession, bulk mailing or document storage

Access to Your Personal Information

On requests, we will provide you with access to the personal information we hold about you for the purpose of correcting or updating that information. All requests for access to your personal information must be made in writing (see How to contact us about privacy, at the end of this document).

In particular circumstances we are permitted by the privacy act to refuse your request, or limit your request for access to personal information. If we refuse to provide you with access, or limit the access, to your personal information we will provide you with reasons for the refusal.

Keeping your personal information up to date

We take reasonable steps to ensure that your personal information is accurate, complete and up-to-date at the time of collection, use and disclosure.

When you receive any correspondence from us you should check that it is the correct information. Please contact us if the personal information we hold about you is inaccurate, incomplete or out-of-date.

Changes to this privacy statement

We may alter this privacy statement as a result of changes in the law or as our business requirements change. Any changes to this privacy statement will be updated on www.businesscreditsolutions.com.au

How to contact us about privacy

If you have any questions or issues that you would like to discuss with us about our privacy policy, please contact us by the methods below. We will make every effort to resolve your complaint.

- email info@repaid.com.au
- telephone 03 8488 8000, or
- write to the address below:
Privacy Officer
Business Credit Solutions Pty Ltd
PO Box 5 Collins St West, VIC, 8007