

Credit Information Privacy Policy

Tasmanian Independent Retailers Co-Operative Society Limited (ABN 89 743 048 843)

(“Tasmanian Independent Retailers”)

and

Statewide Independent Wholesalers Limited (ACN 009 519 546)

(“Statewide Independent Wholesalers”)

*are committed to ensuring your privacy is protected. Throughout this policy we are referred to as **we, our or us**. We refer to an individual as **you**.*

This policy was last updated 08-December 2025

The latest version of this policy is published online at <https://www.tir.com.au/>

This policy explains how we comply with the *Privacy Act 1988* (Cth) (the Privacy Act) and relevant statute, regulations and codes when collecting, using, disclosing, storing, and destroying your credit information related to the provision of credit services. It also explains how you can access or correct credit information we hold about you and what you can do if you think your privacy has been breached.

By providing personal information to us, including via a credit application (whether as applicant, guarantor or in any other relevant capacity), you consent to our collection, use and disclosure of your personal information in accordance with this policy and any other arrangements that apply between us, including our general Privacy Policy. We may change our policy from time to time by publishing changes to it on our website. We encourage you to check our website periodically to ensure that you are aware of our current policy.

This policy should be read in conjunction with, and applies in addition to, our general Privacy Policy which is published online at www.igatas.com.au and www.tir.com.au. You can also obtain a copy by contacting our Privacy Officer using the contact details specified under “How do you contact us” below.

What credit information does this policy cover

Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable.

Credit information is defined in the Privacy Act and includes personal information about you which is also:

- Identification information (including name, address, date of birth, sex, current or last employer, driver licence number, previous names and two previous addresses)
- Information about your current and past consumer credit liabilities
- Information about other credit you have sought or obtained, including the amount and type of

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credit

- Information about your repayment of other credit
- Information held by a credit reporting body about you
- Information about your previous defaults, payments and payment arrangements relating to credit provided to you, including any financial hardship information
- Information about your insolvency
- Information about court proceedings involving you
- Publicly available information about your credit worthiness
- Information derived by credit reporting bodies from the above information (e.g. credit scores, ratings, and assessments)

This policy deals with credit information when we are acting as a credit provider or agent of a credit provider. The information may include information about your arrangements with other credit providers as well as with us.

How do you contact us

The person responsible for privacy is our privacy officer. You can contact our privacy officer in the following ways:

- Post: Locked Bag 4, Launceston TAS 7250
- Phone: (03) 6391 0200
- Email: privacy@tir.com.au

What credit information do we collect and hold

Tasmanian Independent Retailers and Statewide Independent Wholesalers collect and hold a range of credit information, including identification information, insolvency information, court proceedings information, publicly available information including from the Personal Property Securities Register and information obtained from credit reporting bodies. We also collect and hold details of the type and amount of credit sought in an application for a trading account with Tasmanian Independent Retailers and/or Statewide Independent Wholesalers, or that you have offered to act as guarantor in respect of the trading account(s). We may also derive information about your credit worthiness from information we obtain from credit reporting bodies, for example by associating you with categories of risk, and also from our related companies, referrers, brokers, agents, your adviser(s), and our other service providers (such as information providers as noted below).

We also collect and hold information about your current and previous credit liabilities. This can include information about credit we provide to you as well as information we obtain with your consent from other credit providers.

Why do we use your credit information?

We collect, hold, use and disclose your credit information for the purpose of assessing an application for credit (by you, an entity associated with you, or as a guarantor), verifying your identity, providing you with credit, managing that credit and recovering any debts you owe to us, comply with laws including our obligations under the comprehensive credit reporting regime set out in the National Consumer Credit

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Protection Act, administer and manage our products and services including monitoring, auditing, and evaluating those products and services, and deal with any complaints or enquiries.

How do we obtain credit information?

We may obtain:

- credit reporting information about you from our information providers, including VEDA, Dun & Bradstreet, and Tasmanian Collection Services (our credit reporting bodies/credit reference agencies)
- information about your commercial credit worthiness from businesses which provide information about commercial credit worthiness
- information about your credit worthiness and to verify information provided by you from our related companies, referrers, brokers, agents, and your adviser(s)
- identifying details such as your name, birth date, drivers licence number, address(es), telephone number(s), from information that you provide to us (including your completed application for trading account) or that is provided by third parties acting on your behalf.

Use of Trade Insurers

In relation to an application by your business for commercial credit, we may ask a trade insurer to obtain credit reporting information about you for the purposes of assessing whether to insure or the risk of insuring us or assessing the risk of default by your business and/or you in your capacity as guarantor on the commercial credit application.

When do we disclose your credit information to others?

We will only disclose your credit information to another entity when permitted by law. When we are acting as a credit provider this includes:

- disclosing information with your consent
- disclosing information to others who are also parties to a credit application you submitted, as principals or guarantors
- disclosing applications for credit, credit terms, defaults, and serious credit infringements to credit reporting bodies.

We may disclose credit information where required or authorised by law, including the Privacy Act or the Privacy (Credit Reporting) Code 2024 (Credit Reporting Code) as amended or replaced from time to time). For example, we may disclose your personal information to credit reporting bodies where we are requesting information about you, including your credit worthiness, from them. Where we do this:

- we do not need your consent to disclose your information
- a record of the information request may be used and, as relevant, disclosed for the purposes of the credit reporting body or a credit provider assessing your credit worthiness, including calculation of a credit score or credit rating (subject to any other use or disclosure limitations under the Privacy Act, Privacy Regulation 2013, or Credit Reporting Code)
- the information request may affect your credit score or credit rating calculated by a credit reporting body.

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You have the right to request credit reporting bodies not to:

- use your credit-related information to determine your eligibility to receive direct marketing from credit providers; and
- use or disclose your credit-related information, if you have been or are likely to be a victim of fraud.

Tasmanian Independent Retailers and Statewide Independent Wholesalers may share credit information with each other for the purposes of managing credit, assignment of debt, debt collection, securitisation arrangements or acting as agent. We may also exchange credit information with our credit reporting bodies/credit reference agencies.

Your information may be disclosed to our service providers or professional advisors where necessary for our activities, for example to debt recovery service providers, legal advisors, IT service providers, accountants, auditors, or insurers. This will only be done where permitted by the Privacy Act.

How can you access credit information we have about you?

You may at any time request access to your credit information and we will give you access by providing you with copies of or allowing you to inspect the requested information, unless:

- giving access would be unlawful
- denying access is required or authorised by or under an Australian law or a court/tribunal order; or
- giving access would be likely to prejudice one or more enforcement related activities conducted by, or on behalf of, an enforcement body.

We may charge you a reasonable fee to access that information, for example to recover the costs of photocopying or if we have to spend a significant amount of time to provide you with access. We may need to verify your identity before providing access to your information.

If we refuse you access to your credit information, we will provide you with an explanation for that refusal. We will aim to provide you with access to your credit information within 14 days of receipt of your written request for access or 30 days where responding to the request is more complicated.

What if your credit information is not correct?

We will take reasonable steps to ensure your credit information held by us is up-to-date, complete, and accurate. If your information changes or you believe our records are not up-to-date, complete, and accurate please contact us. If we agree the information needs correcting, we will take reasonable steps to correct that information.

In order to determine whether that information needs to be corrected we may consult a credit reporting body or a credit provider, for example to confirm that a debt has been discharged. If we correct your credit information and we have previously disclosed that information to another entity, then we will also disclose the correction to that other entity.

If we do not agree the information needs correcting, you can ask us to put a statement on your file explaining what you say needs to be corrected. We will do that in such a way as is apparent to our staff

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who use your credit information. If we refuse to correct your credit information, we will provide you with a written explanation for that refusal and outline the options available to you to make a complaint in respect of our decision.

We will try to resolve all requests within 14 days of receipt of your written request or 30 days where the matter is more complicated unless you agree to a longer period in writing. We will not charge a fee to correct information. We will advise you in writing whether or not we agree to correct your information.

How your credit information may impact your application for a trading account?

We may refuse an application for a trading account based wholly or partly on your credit information. We will comply with the Privacy Act in relation to any refusal of an application for a trading account.

When do we destroy your credit information?

We securely destroy or de-identify personal information when it is no longer required, or as otherwise required under the Privacy Act.

How do you complain about interferences with your privacy or our handling of your information?

If you are concerned about an interference with your privacy, this policy, the Credit Reporting Code or Part IIIA of the Privacy Act then please submit a complaint in writing, marked to the attention of the Privacy Officer, Locked Bag 4, Launceston TAS 7250. If your complaint relates to credit services we provide, we will acknowledge and confirm within seven days of receipt how we propose to handle the complaint. Our preference is to attempt to resolve the complaint with you directly prior to you taking the complaint any further.

You can make a complaint about this policy, our handling of your personal information or interferences with your privacy to the Office of the Australian Information Commissioner. Their contact details are:

Email: enquiries@oaic.gov.au
Post: GPO Box 5218, Sydney
NSW 2001 Phone: 1300 363 992
Fax: 02 9284 9666
Web: <http://www.oaic.gov.au>

How to contact the credit reporting bodies/credit reference agencies?

You may contact our credit reporting bodies/credit reference agencies by using the following information. If you have any questions regarding your publicly held personal credit file then please contact Veda, Dun & Bradstreet and Tasmanian Collection Services as follows:

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Veda

Veda Public Access

Website: www.mycreditfile.com.au

Dun & Bradstreet

D & B Public Access Centre

Email: PACAUstral@dnb.com.au or call: 1300

734 806 Website:

www.checkyourcredit.com.au

Tasmanian Collection Services

Ph: (03) 6213 5555

Website: www.tascol.com.au

You can contact these credit reporting bodies/credit reference agencies or visit their websites to see their policies on the management of credit information, including details of how to access any credit information they hold about you.

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