



**PUMPSOLUTIONS**

AUSTRALASIA

*Precision Performance Pumps*

**Shaft Sealing Solutions Pty Ltd**

**T/A**

**Pump Solutions Australasia**

ABN: 80 143 279 458

**Credit Reporting Policy**

# Credit Reporting Policy

This Credit Reporting Policy explains how **Shaft Sealing Solutions t/a Pump Solutions Australasia** manages credit-related personal information, including information obtained from credit reporting bodies. Pump Solutions Australasia is committed to protecting your privacy and complying with the \*Privacy Act 1988\* (the Act), \*Privacy Regulation 2013\* (the Regulation), and the \*Privacy (Credit Reporting) Code\* (CR Code).

This policy applies to any individual or organization that applies to Pump Solutions Australasia for commercial credit, provides a guarantee for commercial credit, or has dealings with Pump Solutions Australasia in relation to commercial credit or a guarantee for commercial credit. If you are unsure whether this Credit Reporting Policy applies to you, please contact our Privacy Officer using the contact details below.

This Credit Reporting Policy should be read alongside our Privacy Policy.

Pump Solutions Australasia reviews its policies and procedures regularly and may update this policy from time to time. The most current version will be available on our website, and you can also request a copy free of charge by contacting our Privacy Officer using the details below. We will make reasonable efforts to provide a copy in your preferred format.

## What types of credit-related personal information does Pump Solutions Australasia collect, use, hold, and disclose?

If you apply for commercial credit or provide a guarantee, the credit-related personal information that Pump Solutions Australasia may collect, use, hold, and disclose may include:

- Identification details such as your name, address(es), telephone number(s), date of birth, driver's licence number, and current and previous employers.
- Details of the commercial credit you have applied for, including the type and amount.
- Repayment history.
- Payment or default information.
- Personal insolvency or bankruptcy records.
- Information about your current or previous credit accounts.

This information, referred to as "credit-related personal information," is collected and managed in accordance with the Act and CR Code.

## How does Pump Solutions Australasia collect your credit-related personal information?

Pump Solutions Australasia may collect credit-related information directly from your credit application or from third parties, such as Credit Reporting Bodies, government agencies, other credit providers, or trade references. If we outsource credit assessment or debt collection, third-party service providers may also collect credit-related information on our behalf.

## How does Pump Solutions Australasia hold your credit-related personal information?

Pump Solutions Australasia keeps your credit-related information secure to protect against loss, unauthorized access, use, modification, or disclosure. This information may be stored physically (e.g., in paper form) or electronically within secure systems. Our employees and authorized agents are required to respect the confidentiality of your credit-related information. We take reasonable steps to destroy or de-identify information that is no longer required for any purpose or that is not required by law or court order.

## Why does Pump Solutions Australasia collect, use, hold, and disclose your credit-related personal information?

Your credit-related information allows Pump Solutions Australasia to perform its functions and assess applications for commercial credit. We may be unable to provide commercial credit if you do not supply all requested information or do not consent to our handling of your credit-related information as outlined in this policy.

## Disclosure of your credit-related personal information to Credit Reporting Bodies

Pump Solutions Australasia may share credit-related personal information with Credit Reporting Bodies. These bodies may include our information in reports provided to other credit providers to assist in assessing creditworthiness. Under the Act, you can contact a Credit Reporting Body to request that they do not use your information for direct marketing ("pre-screening") or if you believe you may be a victim of fraud.

The Credit Reporting Body with which we exchange information is:

Dun & Bradstreet  
Ground Floor, 479 St. Kilda Road  
Melbourne, VIC 3004  
PO Box 7405, St. Kilda Road  
Melbourne, VIC 3004  
Website: [www.dnb.com.au]

## Exchange of your credit-related personal information with trade insurers

Trade insurers may obtain credit-related information about you from Pump Solutions Australasia or a Credit Reporting Body to assess whether to provide insurance related to our commercial credit services.

## Use of third-party service providers

Pump Solutions Australasia may disclose your credit-related personal information to third-party service providers when outsourcing functions, including:

- Establishing and managing commercial credit accounts.
- Assessing credit applications or guarantees.
- Responding to inquiries about applications, accounts, and services.
- Conducting creditworthiness and fraud checks.
- Debt collection.

These providers are required to comply with the Act and CR Code and may not use your credit-related information for any other purpose.

## How can you access and request correction of your credit-related personal information?

Pump Solutions Australasia takes steps to ensure your credit-related information is accurate and up-to-date. If your information changes, please contact our Privacy Officer.

Under the Act, you may access your credit-related information, with certain exceptions, such as if access would be unlawful or hinder enforcement-related activities. If you wish to access your information, please contact our Privacy Officer using the contact details below.

We will acknowledge receipt of your request within seven days and aim to respond within 30 days. If we refuse your request, we will provide reasons and information about your right to complain. Access or correction requests are free of charge.

## How can you make a complaint?

If you believe Pump Solutions Australasia has not complied with its obligations under Part IIIA of the Act or the CR Code, you can make a complaint by contacting our Privacy Officer. You will receive a written acknowledgment within seven days, and we aim to resolve complaints within 30 days. If not, we will inform you of the delay, expected timeframe, and seek your agreement to extend the 30-day period. You may also refer complaints to the Office of the Australian Information Commissioner (OAIC).

Details for the OAIC can be found at [[www.oaic.gov.au](http://www.oaic.gov.au)](<http://www.oaic.gov.au>) or by calling 1300 363 992.

## Contacting our Privacy Officer

For any questions about this Credit Reporting Policy, please contact our Privacy Officer:

**In writing:**

Privacy Officer  
Pump Solutions Australasia  
PO Box 1811, Wangara DC WA 6947

**By email:**

[accounts@pumpsolutions.com.au](mailto:accounts@pumpsolutions.com.au)