

Credit Reporting Policy

I. WHY WE DO IT

This policy applies to WorkPac (being WorkPac Pty Ltd (ACN 111 076 012) and its subsidiaries in Australia. In this policy, WorkPac is interchangeably referred to as "WorkPac", "we" or "us". WorkPac operates in accordance with the Australian Privacy Principles contained in the *Privacy Act 1988* (Cth), including the applicable parts of the credit reporting requirements in Part IIIA of the *Privacy Act* and the *Privacy (Credit Reporting) Code 2014* (together, referred to as "Privacy Law").

This policy outlines how we manage credit-related personal information that we collect and use in our business. Our Privacy Policy, available on our website, provides further detailed information about the management of personal information in WorkPac's business.

This policy is available on WorkPac's website in compliance with section 21B(5) of the *Privacy Act*.

2. INFORMATION COLLECTED

Credit-related personal information that WorkPac collects and uses in its business includes the following personal information:

- Credit eligibility information as provided by a credit reporting body used by WorkPac, which may include a personal, corporate and director credit scores;
- Information that WorkPac, as a credit provider, derives from credit reporting information disclosed to us by credit reporting bodies; and
- Other credit information that WorkPac may collect, hold and disclose in connection with the provision of credit such as:
 - identity particulars of individuals, including contact name, addresses, date of birth, phone numbers, employer and drivers licence number. This information is collected about the directors, shareholders, partners, trustees or principals of the applicant business, but some personal information may also be collected about others in that business (such as the account management staff or a guarantor, where deemed necessary by WorkPac);
 - financial information relating to individuals, directors, shareholders, partners, trustees or sole traders, and any person who acts, or proposes to act, as a guarantor;
 - historical insolvency and court proceedings information of individuals, directors, shareholders, partners, trustees, sole traders or managers associated with a business applying for credit;
 - publicly available information about the individual that relates to the individual's credit worthiness that is not court proceedings information or insolvency information;
 - consumer credit information (including consumer credit liability information) of directors, partners, trustees or sole traders, anyone acting or proposing to act as a guarantor, or any individual applying for credit. This information is obtained from credit reporting bodies where WorkPac believes it is necessary to assess the credit worthiness of individuals associated with the applicant for credit, including guarantors;
 - a record that we have made a request with a credit reporting body for credit-related information;
 - where an application for commercial credit is made by a sole trader or an application for consumer credit is made by an individual, and we have made a request with a credit reporting body in connection with such an application, the type and amount of credit that has been applied for;

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- our opinion, based on reasonable grounds, that you have committed a serious credit infringement (“serious infringement information”);
- repayment history information;
- default information (certain situations where your payment in relation to the credit provided by WorkPac is overdue);
- payment information, where an overdue payment, previously disclosed as part of the “default information”, has been made; and
- new arrangement information, being a statement that the terms of the original credit arrangement have been varied or new credit arrangements have been entered into.

In collecting, using and disclosing credit-related personal information, WorkPac will comply with the applicable requirements of the Privacy Laws.

3. HOW INFORMATION IS COLLECTED

In most cases WorkPac collects credit-related personal information directly from you when you apply for credit. WorkPac may also collect credit-related personal information about you from third parties, such as credit reporting bodies that we use, other credit providers or persons acting on your behalf.

WorkPac holds credit-related personal information in a range of electronic and, occasionally, paper-based forms. Our Privacy Policy provides information on how we keep your personal information, including credit-related personal information, secure.

4. HOW INFORMATION IS USED

WorkPac collects, holds, uses and discloses credit-related personal information to assess applications for credit and to manage a credit account in the name of the applicant and any guarantor, and otherwise as permitted by law and as set out in WorkPac’s internal Credit Management Procedure. This may involve one or more of the following:

- Assessing the credit worthiness of the applicant, or individuals or guarantors associated with the applicant (in the case of a business applying for commercial credit) where that is deemed necessary by WorkPac, including obtaining both consumer and commercial credit reports from credit reporting bodies;
- WorkPac may provide personal information about the applicant and any guarantors to any credit reporting bodies, including, but not limited to any or all of the credit reporting bodies nominated below.
- Disclosing credit-related personal information to credit reporting bodies before, during or after the granting of credit to the applicant, including but not limited to:
 - identity particulars (as outlined above),
 - default and payment information;
 - repayment history information; and
 - serious infringement information;
- Obtaining and verifying personal information from any property or security registry or from a business that provides credit worthiness information;

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- Providing, to or exchanging credit-related personal information with, any person whose name is given to WorkPac in connection with an application for credit;
- Providing credit-related personal information to debt collection and recovery agencies and lawyers in connection with debt collection activities;
- To comply with relevant law and regulatory obligations;
- To manage complaints and disputes; and
- Exchanging credit-related personal information with another credit provider who is named in an application for credit or in a credit report issued by a credit reporting body, or a credit provider who proposes to provide credit to an applicant, principally for (but not limited to) the following purposes:
 - assessing the applicant's or guarantor's credit worthiness;
 - assisting the applicant to avoid defaulting in their credit obligations;
 - assessing the applicant's or guarantor's position if they fall into arrears;
 - notifying other credit providers of the applicant's or guarantor's default;
 - exchanging information about the applicant's or guarantor's credit obligations with other credit providers; and
 - administering the applicant's credit facility.

5. WHO INFORMATION IS DISCLOSED TO

WorkPac discloses credit-related personal information to third parties in the circumstances and for the purposes described in the section above, including to the following credit reporting bodies WorkPac uses:

Equifax Australia
 Level 15, 100 Arthur Street
 NORTH SYDNEY NSW 2060
 Tel: 1300 921 621

Creditor Watch
 Level 13, 109 Pitt Street
 SYDNEY NSW 2000
 Tel: 1300 501 312

Illion
 Level 2, 143 Coronation Drive
 MILTON QLD 4064
 Tel: 07 3360 0600

Experian
 Level 6, 549 St Kilda Road
 MELBOURNE VIC 3004
 Tel: 03 9699 0100

Credit-related personal information may also be disclosed to the Personal Property Security Register (PPSR) where a security interest is registered.

WorkPac may disclose personal information overseas. This, at times, may include the disclosure of your credit-related personal information.

6. YOUR RIGHTS

Opting out of Pre-Screening

We may use your credit-related personal information for marketing purposes by pre-screening you for direct marketing. You have a right to request a credit reporting body to exclude you from such a direct marketing pre-screening by contacting that credit reporting body.

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Suspicion of Fraud

If you reasonably believe you have been, or are likely to be, a victim of fraud (including identity fraud), you have a right to request a credit reporting body not to use or disclose any credit-related personal information held by that body about you for a minimum of 21 days (referred to as a "ban period"). WorkPac reserves the right to delay or refuse any application for credit where it reasonably believes it requires credit-related personal information about an individual, but is unable to obtain such information because a ban period is in effect for that individual.

7. HOW TO ACCESS OR CORRECT INFORMATION

You can request access to your credit-related personal information held by WorkPac, by submitting your detailed written request to WorkPac at the details set out below. WorkPac will need to verify your identity before giving you access to your credit-related personal information.

WorkPac will respond to your request within a reasonable period of time, and in relation to credit eligibility information, within 30 days of the request (unless unusual circumstances apply).

Where permitted by the Privacy Laws, WorkPac may charge you a reasonable fee in connection with your request to access credit-related personal information. This fee will reflect WorkPac's reasonable administrative costs in providing the information to you.

If WorkPac declines your request to access your credit-related personal information, we will advise you in writing and notify you of your right to make a complaint about our decision.

To ensure you have access to the most up-to-date information, you should also request access to credit reporting information held by credit reporting bodies about you.

You can request that WorkPac corrects credit-related personal information that we hold about you by contacting us in writing at the contact details set out below.

WorkPac will notify you in writing of its decision as to whether it agrees to correct that information. Where WorkPac does not agree to amend credit-related personal information held about you, WorkPac will provide you with reasons for its decision and details of how you may make a complaint about WorkPac's decision.

8. COMPLAINTS

If you wish to make a complaint to WorkPac about WorkPac's handling of your credit-related personal information, please provide full details of your complaint to us in writing (see contact details below).

If you believe WorkPac has not complied with its obligations under the Privacy Laws in connection with its handling of your credit-related personal information, WorkPac will acknowledge your complaint within 14 days of receiving it, and aim to investigate and resolve it within 30 days. If that is not possible, we will seek to agree a longer period with you. WorkPac will notify you in writing of the outcome of its investigation and of the details of your available options if you are not satisfied with WorkPac's decision (such as making a complaint to the Office of the Australian Information Commissioner).

9. POLICY CHANGES AND CONTACT DETAILS

WorkPac may amend this Credit Reporting Policy from time to time to take into account new laws and technology, changes to WorkPac's operations and practices, and the changing business environment. The most current version of this policy will be located on WorkPac's website. A copy of this policy can also be obtained by contacting WorkPac's Privacy Officer.

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If you would like more information concerning WorkPac's approach to privacy or have any concerns above how WorkPac handles your personal information, including credit-related personal information, you can contact WorkPac's Privacy Officer using the following contact details:

By email: privacy@workpac.com
By post: The Privacy Officer
WorkPac Pty Ltd
168 Robertson Street
Fortitude Valley QLD 4006

Signed:



Judd Adams
Chief Financial Officer
WorkPac Pty Ltd
Date: 12th June 2023