

CIRTRANS PTY LTD ABN 15 146 575 840

COLLECTION STATEMENT (CREDIT INFORMATION)

Cirtrans Pty Ltd (Cirtrans) is committed to protecting the privacy of your personal information. You can access our full privacy policy on our [website](#).

Our primary purpose for collecting your personal information is to assess your application for credit and, more generally, to provide you with packaging, storage, distribution or general freight and transport services.

We may also use or disclose the personal information for another purpose such as to keep records of transactions to assist in future enquiries and enhance our relationship with you. Our usual process of collecting your personal information for credit purposes is to collect it directly from you or your trade references.

Your personal information may be disclosed to other entities such as our subcontractors and agents, other service providers of freight and transport, government bodies (e.g. Centrelink), and insurance providers and brokers.

We do not generally disclose your personal information to overseas recipients apart from storing any information with a private cloud provider with data centres located in the United States of America. By signing these terms and conditions you consent to the disclosure of your personal information to our cloud provider, as a recipient that may store information outside of Australia, and acknowledge that if the cloud provider contravenes the *Australian Privacy Principles* it would not be accountable under the *Privacy Act* and you will not be able to seek redress under the *Privacy Act*.

If we consider it necessary, we may also disclose your credit information to a credit reporting body. The credit reporting bodies we disclose to include Creditor Watch and EzyCollect and you can contact them through their websites or contact us for further information.

These credit reporting bodies may include the information we disclose to them in reports provided to other credit providers to assist those credit providers in assessing your credit worthiness.

If you fail to meet your payment obligations in relation to the credit we provide you or if you commit a serious credit infringement, we may disclose this to one or more of the credit reporting bodies.

You can request that the credit reporting body not use your information for the purposes of pre-screening for direct marketing by another credit provider. You can also request the credit reporting body not use or disclose credit reporting information about you, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

Our detailed privacy policy on our [website](#) includes further information on how you can access and seek correction of your personal information and how you can complain about a breach of your privacy. The policy also contains information about how we will deal with a complaint. If you have any concerns about the privacy of your personal information, please contact our Privacy Officer (on 1300 787 654 or by email at privacy@cirtrans.com.au).