



CREDIT REPORTING PRIVACY NOTICE

This Credit Reporting Privacy Notice applies to current, future and former credit customers (each a "Customer") of IOR Petroleum Pty Ltd ABN 36 009 653 070, IOR Aviation Pty Ltd ABN 60 056 487 453 and its related entities in Australia ("IOR", "us" or "we"). This Credit Reporting Privacy Notice applies in addition to IOR's Privacy and Credit Reporting Policy, which is available at www.ior.com.au

This Credit Reporting Privacy Notice is to give you notice that we are collecting your personal information and describes how IOR will comply with its obligations under the *Privacy Act 1988* (Cth) ("*Privacy Act*") and the *Privacy (Credit Reporting) Code 2014*, as registered under the *Privacy Act*, in relation to the handling of credit-related personal information.

COLLECTION OF CREDIT-RELATED PERSONAL INFORMATION

IOR collects a Customer's personal information through means including when a Customer completes an application for credit or rental of IOR equipment (the "Application"), interactions with the Customer and other Customers and customers, public sources and third party credit reporting agencies.

IOR COLLECTS CREDIT-RELATED PERSONAL INFORMATION FOR THE PURPOSES OF:

- (i) assessing the Customer's application for credit and/or rental;
- (ii) where permitted by law, reviewing the continued provision of credit to the Customer or the credit limit, as part of regular reviews, or where the Customer seeks to increase its credit limit, places an unusual order, or IOR otherwise has reasonable concerns that the Customer poses an unacceptable credit risk;
- (iii) assessing whether to accept the Customer's obligations under an Application; or
- (iv) collecting overdue payments in respect of credit provided to the Customer.

IOR collects credit-related information (and other personal information) from Customers, credit reporting bodies, credit providers and trade referees, for the above purposes and as permitted under the *Privacy Act*.

If IOR is unable to collect the relevant personal information, it may not be able to assess the Application and/or continue to provide credit to the Customer.

USE AND DISCLOSURE OF CREDIT-RELATED INFORMATION

IOR may disclose personal information to its related bodies corporate, the Customer's referees, advisers and representatives, regulatory authorities and service providers, including organisations that provide archival, auditing, debt collection, banking, insurance, marketing, advertising, delivery, recruitment, customer contact, technology, data processing, research, investigation, professional advisory and security services.

Where the Customer applies for credit to be provided by IOR Aviation Pty Ltd, IOR Transport Pty Ltd or a related body corporate, the processing of that application and the management of the credit provided will be performed by IOR Petroleum Pty Ltd. Accordingly, IOR Aviation Pty Ltd, IOR Transport Pty Ltd or its related body corporate will share the Customer's personal information and credit-related information with IOR Petroleum Pty Ltd for these purposes.

CREDIT REPORTING BODIES

Where the *Privacy Act* permits us to do so, we may also disclose a Customer's personal information (including credit information) to credit reporting bodies.

IOR currently discloses personal information to Veda Advantage Limited, Level 15, 100 Arthur Street, North Sydney NSW 2059 (Phone 1300 762 207). You can obtain a copy of Veda Advantage's policy about its management of credit reporting information from their website at www.veda.com.au or by contacting them.

Credit reporting bodies may include the information provided by us in credit reports provided to other credit providers to assist them to assess your credit worthiness. The credit we provide is commercial credit. However, you should remember that if you fail to meet your obligations in relation to consumer credit provided by other credit providers, or if you commit a serious credit infringement in connection with consumer credit, the relevant credit provider may be entitled to disclose that information to credit reporting bodies.

A credit reporting body may use your credit reporting information to assist a credit provider to market to you by pre-screening you for direct marketing by the credit provider. This process is known as a "pre-screening". If you do not want a credit reporting body to use your information for the purpose of pre-screening, you have the right under the *Privacy Act* to contact them and request that they exclude you from pre-screening (at no cost to you).

You are entitled under the *Privacy Act* to request that a credit reporting body not use or disclose credit reporting information they hold about you in circumstances where you reasonably believe that you have been, or are likely to be, a victim of fraud, including identity fraud. The period while this applies is called a "ban period". The credit reporting body will explain to you in more detail the effect and duration of a ban period when you contact them.

OVERSEAS DISCLOSURE

IOR does not currently disclose personal information (including credit information) to any overseas recipients.

ACCESSING AND CORRECTING YOUR PERSONAL INFORMATION

You have the right to request access to, or correction of, personal information we hold about you, including credit related information. You also have rights to make a complaint if you consider that we have not complied with the *Privacy Act* in relation to your personal information.

IOR's Privacy and Credit Reporting Policy (available at www.ior.com.au) states how you can seek access to or correct any personal information IOR holds about you, how to make a complaint about a privacy breach by us and how we deal with a privacy complaint. You can contact the IOR Privacy Compliance Officer on the contact details below.

The Privacy Compliance Officer
IOR Petroleum Pty Ltd
PO Box 14, Bulimba, QLD 4171
privacy.compliance@ior.com.au