

# Important Information – Credit Reporting

The following statements set out important information about credit reporting that you should know. They apply to each member of the DLL Group based in Australia, being:

- De Lage Landen Pty Limited (ABN 20 101 692 040)
- AGCO Finance Pty Limited (ABN 42 107 653 878)

(**we, us** or **our**).

We may disclose your personal information in connection with your credit-related dealings with us to the following credit reporting bodies.

Equifax Australia Information Services and Solutions Pty Limited

Website: [www.equifax.com.au](http://www.equifax.com.au)

Postal address: PO Box 964, North Sydney, NSW 2059

Illion Australia Pty Ltd

Website: [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au)

Postal address: PO Box 7405, St Kilda Road, Melbourne, VIC 3004

Those credit reporting bodies may include that information in reports that they provide to credit providers to assist them to assess your credit worthiness.

If you fail to meet your payment obligations to us in relation to consumer credit, or if you commit a serious credit infringement, we may be entitled to disclose this information to credit reporting bodies.

You may request that a credit reporting body:

- not to use your credit reporting information for the purposes of pre-screening of direct marketing by a credit provider; or
- not to 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.

Any such request should be addressed to the credit reporting body directly.

Set out below is our Credit Reporting Policy which sets out how we manage credit-related personal information that we hold. As detailed in the Credit Reporting Policy, you may request to access or correct personal information that we hold about you. You may also make a complaint to us if you consider that we have breached the Privacy Act.

## Privacy Policy

This Privacy Policy applies to each member of the DLL Group based in Australia, being:

- De Lage Landen Pty Limited (ABN 20 101 692 040)
- AGCO Finance Pty Limited (ABN 42 107 653 878)

(**we, us** or **our**).

We are bound by the Privacy Act 1988 (Cth) (Act) and the Australian Privacy Principles set out in the Act, which govern how we collect, manage and use personal information. This Privacy Policy sets out information about how we

deal with and manage personal information. For information about how we manage your credit information and credit eligibility information, please see our Credit Reporting Policy.

### **Kind of personal information collected**

The kinds of personal information that we collect and hold include identification information (such as name, address, date of birth, etc) and, depending upon the nature of the dealings with you and the product or service requested, financial and transaction details and credit related information. In most cases, no sensitive information (such as racial or ethnic origin, political opinion, religious affiliation, health information, etc) is collected or held. We will not retain your personal information longer than is reasonably necessary and permitted under Australian law.

### **Methods of collection**

Personal information is generally collected directly from the person concerned, usually at the time of contact, by way of forms filled out, email correspondences, business cards, etc. We may also collect your personal information from a third party where it is impracticable or unreasonable for them to collect it directly from you. The third parties may include credit reporting bodies, government bodies, financial institutions, employers, referees and lawyers, accountants and other authorised representatives.

### **Purpose of use and disclosure of personal information**

We may use or disclose your personal information for the primary purpose for which it is collected, for reasonably expected secondary purposes which are related to the primary purpose and in other circumstances authorised by the Act.

We collect, hold, use and disclose your personal information for purposes reasonably necessary for our business and as permitted by law, which include:

- enabling the proper determination of a request to supply products or services;
- supplying, managing and administering products or services;
- complying with our obligations under any applicable legislation including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the Personal Property Securities Act 2009 (Cth); and
- developing and researching our products and services.

### **Disclosure of personal information**

Unless you have instructed us not to do so, personal information may be shared with related companies within the DLL Group or selected third party providers and used to give you information which may be of interest to you, including about other products and services that are offered by those companies. Such information may be given by electronic means, unless contrary instructions are received. Other uses may also be authorised by you.

Please contact us if we have received your personal information and you do not wish to receive the abovementioned type of information.

Unless you have instructed us not to do so, personal information may also be disclosed to third parties to assist us in the determination of whether to provide a product or service requested and, subsequently, in its provision. For example, your name and the fact that you have applied for a loan may be disclosed to a credit reporting body which supplies information about your credit history. Other information may also be required to be disclosed by law, for example certain financial information in some cases to the Australian Taxation Office.

Furthermore, some of the functions needed to supply products and services are outsourced to other organisations eg mailing, financial processing, information technology and data storage functions. These organisations are bound

to use the information only for the agreed tasks and keep that information confidential.

It is not likely that your personal information will be disclosed to overseas recipients. In the event that personal information is transferred overseas, it is for administrative and internal compliance purposes only.

### **Personal information security**

We are committed to keeping secure the data you provide us and we will take all reasonable precautions to protect your personal information from loss, misuse or alteration. Personal information held by us is protected by a number of physical and electronic safeguards including restricted access to storage areas and computer databases.

### **Access and correction**

You may request to access the personal information that we hold about you by contacting us. We recommend that such requests be detailed in writing so that we are able to better understand and respond to your request. We will endeavour to respond to your request within a reasonable period of time and provide you with the requested personal information in a suitable format if your request is approved. There are circumstances where we may not grant access to your personal information (eg, when providing access may have an unreasonable impact on the privacy of another individual, access is prohibited by law, etc) and we will advise you in writing if this is the case.

We may charge you reasonable costs and expenses we incur in complying with your request and providing you with the personal information requested. We will advise you of an estimate of any such fees before we act on your request.

You may also request to correct the personal information that we hold about you by contacting us if the information we hold is incorrect. There are circumstances where we may not agree to correct your personal information and we will advise you in writing if this is the case.

### **Complaint**

If you have any complaint in respect of our handling of your personal information, please contact us first and provide details of your complaint in writing. Once we have reviewed your complaint, we will advise you whether we will undertake an investigation and if so, the estimated completion date of the investigation and the contact details of the investigating officer. Once we have completed our enquiries, we will advise you in writing to advise the outcome and invite a response from you. We will consider any response received from you and advise whether we have changed our view.

If the complaint remains unresolved, you may refer the matter to the Office of the Australian Information Commissioner below:

The Office of the Australian Information Commissioner

Postal address: GPO Box 2999, Canberra ACT 2601 Australia

Phone: 1300 363 992

Fax: 02 9284 9666

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

Website: [www.oaic.gov.au](http://www.oaic.gov.au)

### **Contact us**

You can contact us via the following methods if you would like to access or update the personal information that we hold about you, get more information about the way we manage the personal information, or have any concern or complaint about your privacy or suspects any breach of the Australian Privacy Principles:

- Email ([privacy-AU@dllgroup.com](mailto:privacy-AU@dllgroup.com));
- Telephone on 1800 259 640 between 8.30 a.m. and 5.00 p.m. Monday to Friday Sydney time, except public holidays; or
- Writing to the Privacy Officer, De Lage Landen Pty Limited, GPO Box 1540, Sydney NSW 2001.

## Credit Reporting Policy

This Credit Reporting Policy applies to each member of the DLL Group based in Australia, being:

- De Lage Landen Pty Limited (ABN 20 101 692 040)
- AGCO Finance Pty Limited (ABN 42 107 653 878)

(**we, us** or **our**).

We are bound by Part IIIA of the *Privacy Act* 1988 (Cth) (**Act**) and the *Privacy (Credit Reporting) Code* 2014 (**Code**), which govern credit reporting in Australia. This Credit Reporting Policy sets out how we manage your credit information and credit eligibility information and applies to any individual in relation to whom we hold credit information or credit eligibility information. For information about how we manage other personal information about you, please see our Privacy Policy.

### Kind of credit-related personal information collected

The kinds of credit information that we collect and hold include:

- identification information (such as name, address, date of birth, etc);
- a statement that an information request about you has been made with a credit reporting body.
- consumer credit liability information about you, including the credit provider, the type of credit, the date, terms and amount of credit and the date of termination of any consumer credit contract;
- repayment history information about you in relation to consume credit, including whether repayment obligations are met, the day on which payment is due and paid;
- the type and amount of credit sought in an application for credit made by you in connection with which we made an information request;
- default information about you in relation to payments owed by you as either borrower or guarantor in connection with consumer credit that remains overdue for at least 60 days and any other default information reporting to a credit reporting body;
- payment information about you that an overdue payment in relation to which default information was provided to a credit reporting body has been paid;
- new arrangement information about you that the terms and conditions of the original consumer credit has been varied or that new consumer credit has been provided;
- court proceeding information about Australian court judgments against you relating to any credit provided to, or applied for, by you;
- personal insolvency information such as bankruptcy and other insolvency information recorded on the National Personal Insolvency Index
- publicly available information about your activities in Australia or the external territories and your credit worthiness; and
- opinion by a credit provider that you have committed a series credit infringement in relation to consumer credit.

The kinds of credit eligibility information that we hold are:

- credit reporting information obtained from credit reporting bodies which includes credit information listed above (generally in relation to your dealings with other credit providers) and credit worthiness information about you that credit reporting bodies derive from the information above (eg credit scores, risk ratings and other evaluations); and
- certain CP derived information about you that we derive from the credit reporting information obtained from credit reporting bodies, which includes summaries of what the credit reporting information and any credit rating or credit assessment score that we have derived relating to your credit worthiness.

### **Methods of collection of credit information**

We collect credit information from you and third parties including from your application to us, joint credit applicants, persons acting on your behalf, other credit providers, our ongoing dealings with you, etc. Credit information may also be derived by us from your transactions with us in connection with credit.

### **Purpose of use and disclosure of personal information**

We collect, hold, use or disclose your credit information and credit eligibility information for purposes reasonably necessary for our business and as permitted by law, which include:

- assessing applications for credit (including any guarantors);
- managing and administering the products and services that we provide;
- assisting with the management and collection of outstanding debts;
- our internal management;
- data analysis;
- participating in the credit reporting system and providing information to credit reporting bodies as permitted under the Act;
- undertaking securitisation activities and debt assignments;
- dealing with complaints and legal proceedings;
- complying with our obligations under any application legislation; and
- assisting other credit providers in circumstances permitted under the Act.

It is not likely that your credit information or credit eligibility information will be disclosed to overseas recipients. In the event that personal information is transferred overseas, it is for administrative and internal compliance purposes only.

We will not use or disclose your credit eligibility information for purposes prohibited by the Act or the Code.

### **Disclosure to credit reporting bodies**

We usually disclose your credit information and credit eligibility information to credit reporting bodies listed below, who may include such information in the reports provided to other credit providers to assist them to assess your credit worthiness. If you fail to meet your payment obligations to us or commit a serious credit infringement, we may be entitled to disclose this to credit reporting bodies.

Equifax Australia Information Services and Solutions Pty Limited

Website: [www.equifax.com.au](http://www.equifax.com.au)

Postal address: PO Box 964, North Sydney, NSW 2059

Illion Australia Pty Ltd

Website: [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au)

Postal address: PO Box 7405, St Kilda Road, Melbourne, VIC 3004

You may obtain a copy of the credit reporting bodies' policies about the management of credit-related personal information by contacting them or visiting their websites. You have the right to request credit reporting bodies to not to use your credit reporting information for the purposes of prescreening of direct marketing by a credit

provider. You also have the right to request credit reporting bodies not to use or disclose your credit reporting information if you believe on reasonable grounds that you have been or are likely to be a victim of fraud.

### **Personal information security**

We are committed to keeping secure the data you provide us and we will take all reasonable precautions to protect your credit information and credit eligibility information from loss, misuse or alteration. Credit information and credit eligibility information held by us is protected by a number of physical and electronic safeguards including restricted access to storage areas and computer databases.

### **Access and correction**

You may request to access credit eligibility information that we hold about you by contacting us. We recommend that such requests be detailed in writing so that we are able to better understand and respond to your request. We will endeavour to respond to your request within 30 days after receiving your request and provide you with the requested personal information in a suitable format if your request is approved. We will advise you in writing if there is any reason why we are unable to agree to a request for access to your credit eligibility information.

We may charge you reasonable costs and expenses we incur in complying with your request and providing you with the credit eligibility information requested. We will advise you of an estimate of any such fees before we act on your request.

You may also request to correct the credit information and credit eligibility information that we hold about you by contacting us if you consider any such information we hold is incorrect. We recommend that such requests be detailed in writing so that we are able to better understand and respond to your request. We will endeavour to respond to your request within 30 days after receiving your request. We will advise you in writing if there is any reason why we are unable to agree to a request for correction of your credit information or credit eligibility information.

### **Complaint**

If you have any complaint in respect of our compliance of the requirements under Part IIIA of the Act or the Code, please contact us first and provide details of your complaint in writing. Once we have reviewed your complaint, we will advise you whether we will undertake an investigation and if so, the estimated completion date of the investigation and the contact details of the investigating officer. Once we have completed our enquiries, we will advise you in writing to advise the outcome and invite a response from you. We will consider any response received from you and advise whether we have changed our view.

If the complaint remains unresolved, you may refer the matter to the Office of the Australian Information Commissioner below: The Office of the Australian Information Commissioner

Postal address: GPO Box 2999, Canberra ACT 2601 Australia

Phone: 1300 363 992

Fax: 02 9284 9666

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

Website: [www.oaic.gov.au](http://www.oaic.gov.au)

### **Contact us**

You can contact us via the following methods:

- Email ([privacy-AU@dllgroup.com](mailto:privacy-AU@dllgroup.com));
- Telephone on 1800 259 640 between 8.30 a.m. and 5.00 p.m. Monday to Friday Sydney time, except public holidays; or
- Writing to the Privacy Officer, De Lage Landen Pty Limited, GPO Box 1540, Sydney NSW 2001.

## Industries

### Industries

Food

Agriculture

Office technology

Healthcare

Construction

Transportation

Industrial

Clean technology

## Solutions

### Solutions

Commercial Finance

Fleet Solutions

Pay-per-use Solutions

Insurance and asset risk

solutions

Used Equipment Sales

LCAM

Internet of Things

Servitization

## Careers

## About us

### About us

Our purpose

Press and News

Corporate Responsibility

Customer stories

