

Credit Reporting Policy

Last reviewed: 13/11/2024

Purpose and rationale

Our Credit Reporting Policy tells you how we use credit information about you. The *Privacy Act 1988* (Cth) and the *Privacy (Credit Reporting) Code 2014* regulate the collection, use and disclosure of your credit information.

Our Credit Reporting Policy forms part of, and should be read in conjunction with, our *Privacy Policy* which you can obtain from our website www.wmq.org.au or in printed form by contacting us.

Requirements

Who is a credit provider?

We are a credit provider because we provide credit to you when you receive our goods or services when we allow you at least 7 days within which to pay our fees or charges.

What is credit information?

Credit information is personal information that is taken into consideration when you apply for or use credit that has been provided to you.

What types of credit information do we collect and hold about you?

We collect your personal information – your name, address, date of birth and country of origin, contact numbers and email address. Depending on the type of service you are receiving, we may also collect your government-related identifiers, such as health care card, or pension card. We collect this information directly from you and do not collect details about you from someone else.

Why we collect and use your credit information?

We only use your credit information to verify your identity, open an account in your name and issue you with a tax invoice for the goods and services supplied.

Credit reporting bodies

We do not provide any credit information to, or receive any credit information from, any credit reporting bodies.

How we store credit information?

All credit information collected is stored on our databases held in Australia. We will take reasonable steps to ensure your credit information is protected from misuse, loss, interference, unauthorised access, modification or disclosure.

How you can access your credit information and update it?

You may request access to any credit information we hold about you at any time by contacting us. Where we hold information that you are entitled to access, we will try to provide you with suitable means of accessing it (for example, by mailing or emailing it to you). We may charge you a fee to cover our administrative and other reasonable costs in providing the information to you. We will not charge you for making the request and we will not charge you for making any corrections to your personal information.

There may be situations where we cannot give you access to the credit information we hold. For example, we may need to refuse access if granting access would interfere with the privacy of others, would result in a breach of confidentiality, is contrary to natural justice or is prohibited by law. If that happens, we will tell you.

If you believe that credit information, we hold about you is incorrect, incomplete or inaccurate, then you may request that we change it. We will decide if the information needs to be changed. If we do not agree that the information needs to be changed, then we will add a note to the relevant information stating that you disagree with it.

Complaints

If you believe we have not respected or protected your privacy in line with this policy, please contact us. We will treat your complaint confidentially. We will contact you after receiving your complaint to discuss your concerns and outline options as to how they may be resolved. We aim to make sure your complaint is resolved in a timely and appropriate manner.

If you are not satisfied with our response, you can refer your complaint to the Office of the Australian Information Commissioner.

The Commissioner's contact details are:

Street	Level 3, 175 Pitt Street Sydney NSW 2000
Post	GPO Box 5218 Sydney NSW 2001
Telephone	1300 363 992
Facsimile	(02) 9284 9666
Email	enquiries@oaic.gov.au
Web	www.oaic.gov.au

Contact us

Our contact details are:

Wesley Mission Queensland Corporate Office

Street	930 Gympie Road Chermside QLD 4032
Post	Locked Bag 7005 Chermside Centre Qld 4032
Telephone	1300 541 637
Facsimile	(07) 3621 4555
Email	contactus@wmq.org.au
Web	www.wmq.org.au

You can contact our Privacy Officer about your privacy concerns by writing to Locked Bag 7005, Chermside Centre Qld 4032 or by email at privacy@wmq.org.au.

Changes to this policy

If we change the way we use credit information at any time, we will update this Credit Reporting Policy. By continuing to use our website or otherwise continuing to deal with us, you accept this Credit Reporting Policy as it applies from time to time. The current version is always available on www.wmq.org.au.