

## PRIVACY STATEMENT – TURNER ENGINEERING W.A. PTY LTD (ACN 009 381 373 ABN 43 009 381 373)

1. This privacy statement encompasses consents, notifications, and disclosures under or in relation to the *Privacy Act 1988* (Cth) ("Act").
2. The terms of this statement operate concurrently with any pre-existing privacy statement, authorisation, or notification, whether contained in our Credit Application or otherwise, save to the extent of any inconsistency in which case the terms of this privacy statement will prevail.
3. For the purpose of this statement, the terms "personal information", "sensitive information", "credit eligibility information", "credit information", "commercial credit purpose", "credit guarantee purpose", "consumer credit purpose", "credit reporting body", "credit provider", "credit reporting information", "credit reporting code" carry the same meaning as under the Act and the term "Information" means personal information, sensitive information, credit eligibility information, credit reporting information and credit information, both severally and collectively.
4. We may collect personal information about you and the Guarantor(s) (if any) for our primary purposes, which include the assessment of a credit application, reviewing existing credit terms, assessing credit worthiness, collecting overdue payments, assessing credit guarantees (current and prospective), internal management purposes, marketing, sales and business development purposes, and direct marketing.
5. You and the Guarantor(s) (if any) consent to us collecting, using, and disclosing personal information (including sensitive information) for both our primary purposes specified herein and purposes other than the primary purposes, including the purpose of direct marketing.
6. We may collect, and may already have collected, Information from you and the Guarantor(s) (if any), other credit providers, credit reporting bodies, and other third parties for the purposes of our functions and activities including, but not limited to, credit, sales, marketing, and administration. If the Information was not collected by us, it may restrict or impede upon us trading with, extending credit to, continuing to extend credit to, or extending further credit to you.
7. You and the Guarantor(s) (if any) consent to us obtaining and making disclosure of Information about you and the Guarantor(s) (if any) from and to a credit reporting body, and/or another credit provider for a commercial credit related purpose, and/or a credit guarantee purpose, and/or a consumer credit purpose, and/or another related purpose. We hereby notify you and Guarantor(s) that we may use and disclose credit eligibility information under section 21G of the Act.
8. We may provide your and the Guarantor(s)' (if any) personal information to any or all of the credit reporting bodies nominated below. We intend to disclose default information to any or all of the credit reporting bodies listed below. You and the Guarantor(s) consent to such disclosure. Our credit reporting policy contains a statement of notifiable matters in accordance with s21C of the Act and items 4.1 and 4.2 of the Credit Reporting Code in respect of disclosure to credit reporting bodies including what the information may be used for, what we may disclose, and your and the Guarantor(s)' right to request limitations to the use of their information.

**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

**NCI**

Level 2, 165 Grenfell St  
ADELAIDE SA 5000  
Tel: 1800 882 820

**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

9. We may disclose Information to, and about you, and you and the Guarantor(s) (if any) hereby acknowledge that you consent to the disclosure of such information to our subsidiaries, employees, agents and related bodies corporate, past, present, or prospective credit providers of yours and the Guarantor(s) or their related bodies corporate, including for the purpose of that person considering whether to offer to act as guarantor or offer security for that credit.
10. A full copy of our privacy policy and credit reporting policy can be obtained from our website (details above) or by making a request in writing directed to our privacy officer. Our privacy policy and credit reporting policy contain information about how to access and seek correction of Information, or how to complain about a breach of the Act, APP, code(s) and how we will deal with any such complaint.
11. You and the Guarantor(s) (if any) will be deemed to have acknowledged and accepted the terms of this privacy statement by either signing and returning this statement, failing to provide written notification to us within fourteen (14) days of receipt of this privacy statement that its terms are not accepted, continuing to trade with us after receipt of this privacy statement or, if the Guarantor(s) are directors of yours, by not taking steps to prevent you from continuing to trade with us after receipt of this privacy statement.