



Privacy Collection Statement

Equifax Australasia Credit Ratings Pty Limited is committed to protecting your privacy. We are also required by law in Australia to provide information to you about how we collect, use, store and disclose your personal information. This document provides you with the details in relation to this. Particulars of our identity and contact details are at the end of this notice.

Why we collect your personal information

We collect your personal information to conduct or collate background checks requested by your organisation, where that entity has or is obliged to obtain your consent to the collection of that personal information and those checks as part of assessing your or your organisation's capability, capacity and willingness to honour your or your organisation's commitment(s) to deliver a built asset. This assessment process is performed in accordance with a published methodology and is provided for either self-assessment (where you or your organisation is our customer) or counterparty-assessment purposes (where we have been appointed by a third party to carry out an assessment on you or your organisation). For the purposes of this document, "your organisation" includes your employer or any entity retaining or seeking to retain your services under contract or other similar service arrangement.

What personal information do we collect?

The personal information we collect about you includes (or may include) your name, contact details, date and place of birth, gender, place of work and position title, current and previous residential address(es) and other data as may be required to conduct or effect any of the checks or searches outlined in our Terms of Supply (which is accessible at www.buildrating.com/Terms_of_Supply.pdf, which in turn may result in us collecting details of medical history, any previous criminal convictions, referee opinion, educational history or the like (depending on the checks or searches requested).

How we collect your personal information

We may initially collect your personal information from your organisation. We will also collect your personal information directly from you and from third party providers:

- a) to whom we direct search requests or corrections; or
- b) whom you direct to make information available to us.



You may choose what personal information you provide to us

It is up to you what personal information you provide to us. However, if you choose not to provide certain information, it may affect the way we can interact with you or your organisation in providing our services.

For example, if you choose:

- a) not to provide information required for a specific background search requested by your organisation; or
 - b) not to share the results of a My Credit File or like search where that has been requested by your organisation,
- we will report that lack of results to your organisation, which may in turn adversely impact the outcome of the service in which we are able to provide to your organisation.

How we use your personal information

In providing our services, you accept that:

- a) the primary purpose for collecting your personal information (and, particularly, any sensitive information) is to generate and manage the provision of self-assessments and counterparty assessment reports regarding you or your organisation, and that information is reasonably necessary for one or more of those functions or activities;
- b) we may use and disclose your personal information to your organisation and in instances of a counterparty assessments, also to the third party requesting the counterparty assessment;
- c) we may use and disclose your personal information to bodies or persons involved in data sourcing for, or compilation of, search results relevant to the information services requested of us;
- d) we are likely to disclose your personal information to overseas recipients where your background or the specific search requested relates to a foreign activity or presence (in which case, the recipients are likely to be in those relevant jurisdictions, or in a jurisdiction (such as the USA, India or Costa Rica) that has agents in those relevant jurisdictions);
- e) where you provide an identity document to us, you may have your identity information verified with the document issuer or Official Record Holder;

- f) we may make your personal information available, including a document provided by you, to a relevant government authority or an issuing body (or, with your consent, to a designated person that can certify an identity declaration for the purposes of identity proofing), if we are not satisfied as to your claimed identity or the legitimacy of the identity documents supplied for purposes of a search application;
- g) we may make your personal information (but not sensitive information) available to a related company for purposes of data-matching supporting other product offerings, where those products do not disclose any of your personal information to a third party; and
- h) we and our related companies may, at any time, use and disclose your personal information to:
 - monitor traffic on our website;
 - undertake data management for quality or operational purposes (and, where any such data contains sensitive information, that data will be de-identified to protect you, and this functionality is within your reasonable expectations);
 - diagnose data collection issues (with any technical navigation information required for that purpose purged immediately after a problem (if any) has been remedied); and
 - investigate any complaint made by you or on your behalf, either privately or by a relevant regulator or law enforcement agency.

Our Privacy Policy also contains information about how we handle personal information and is available at www.builddrating.com/privacy.

How we store and disclose your personal information

As outlined in the description of our use of your personal information, we may disclose your personal information:

- a) in our self-assessment and counterparty assessment reports to your organisation;
- b) where you or your organisation is the subject of a counterparty assessment, in our reports to the third party requesting that counterparty assessment, with your consent; and
- c) to other companies related to us, as well as to third parties which provide services to us or them.



We will only disclose your personal information to those third-party suppliers that require the information to enable us to provide our services.

In addition, when providing this information, we will only provide the minimum information that these third parties require. An example of this is where your background or a specific search requested relates to a foreign activity, accreditation or presence. In these situations, we may need to disclose your personal information to our overseas affiliates or to our or their third-party data suppliers.

Where we need to disclose your personal information to third parties we put appropriate steps in place to ensure that these third parties are aware of and bound by their obligations in relation to your privacy.

When your personal information is used for data analytics, it will always be de-identified. Other than where personal information is shared with an off-shore third party as is reasonably necessary for one or more of our functions or activities, we store and process your personal information in Australia on our secure information technology servers.

Criminal History Checks

Where your personal information is used to procure a criminal history check (however described), you acknowledge that:

- (a) by submitting an application form, you warrant that the personal information you provide in your application form is correct and the purpose is accurately identified;
- (b) we will keep your application and related documentation for at least 3 months, but otherwise for no longer than necessary and dispose of it when it is no longer needed;
- (c) in Australia, the details you submit may be forwarded to the AFP, ACIC and/or the police services of the States or Territories of the Commonwealth of Australia;
- (d) it is usual practice for an Applicant's personal information and police information to be used by police services and the ACIC for law enforcement, including for the purposes set out in the Australian Crime Commission Act 2002 (Cth);
- (e) Spent Convictions legislation (however described) in the Commonwealth and many States and Territories protects "spent convictions" from disclosure, but that a check applied for may be in a category for which exclusions from the Spent Convictions legislation applies;



- (f) any application to ACIC or the AFP for such a check is submitted on the basis set out in the disclosures as to use and purpose, as well as other terms, set out as part of that application, those being substantially in the form of Schedule 1 to this Collection Statement; and
- (g) any criminal history check provided by ACIC is subject to the Disclaimer in Schedule 2 to this Collection Statement.

Privacy Policy, identity and contact details

Our Privacy Policy contains information about how you may access and seek correction of your personal information held by us, or make a privacy complaint, and how we will deal with such a complaint. Our Privacy Policy and contact details are available at:

www.buildrating.com/privacy.

Interpretation

Terms defined by our Terms of Supply (accessible at www.buildrating.com/Terms_of_Supply.pdf) have the same meaning where used in this statement, unless the context otherwise requires.

This Collection Statement is governed by the law of New South Wales, and the parties submit to the non-exclusive jurisdiction of the courts of New South Wales and any courts hearing appeals therefrom.