



Overseas Transport Systems

O.T.S. (Overseas Transport Systems) Australia Pty Ltd ABN 12 109 331 562

O.T.S. (Overseas Transport Systems) Plus Pty Ltd ABN 16 169 121 304

Head Office

Melbourne P.O. Box 2077 Gladstone Park 3043 VIC Australia

T 1300 665 294 Forwarding & Accounts

F 1300 304 083 Warehousing & Distribution

E accounts@ots-australia.com.au

www.ots-australia.com.au



Credit Reporting Policy

Effective 01 Jan 2014

Introduction

This policy applies to all personal information collected by O.T.S (Overseas Transport Systems) Australia Pty Ltd ABN 12 109 331 562 and/or O.T.S. (Overseas Transport Systems) Plus Pty Ltd ABN 16 169 121 304 , jointly and separately referred to as OTS. OTS is committed to complying with the Australian Privacy Principles which govern the collection, use, storage and disclosure of personal information by businesses and allow individuals to access that information and have it corrected if it is incorrect. This policy explains how we meet this commitment.

Credit Reporting

As part of our credit assessment process and ongoing account management, OTS may disclose Credit Information and Credit Eligibility Information to credit agencies used by us to assess the creditworthiness of our customers.

The kinds of personal information may disclose

The kinds of personal information we may disclose may include your name, address, date of birth, employment details, motor vehicle drivers license number, the amount of credit requested, payment history, and details of any default

How you can access your personal credit eligibility information and correct it

You may request access to the personal credit eligibility information we hold about you. We will respond to your request within 30 days. If you believe the information is incorrect, incomplete or inaccurate you can contact us and ask us to correct it. If we refuse to give you access or correct it or restrict or limit your request we will explain why.

Privacy complaints

If you have a complaint about the treatment of your personal information please contact us in writing. It would assist us if you could indicate that you are making a "Privacy Complaint". We will investigate your complaint and respond within 30 days setting out the steps we will take to resolve your concerns. If you are not satisfied with the outcome you may ask the Office of the Australian Information Commissioner (OAIC) to investigate your complaint. Further information on the OAIC complaint process is available at www.oaic.com.au.

How to contact us for issues concerning privacy

You may contact our Managing Director/Chief Executive Officer. Relevant contact details (including telephone number and addresses) appear on our website at www.ots-australia.com.au

Overseas disclosure of credit information

We will not disclose your personal credit information or credit eligibility information to any party outside of Australia

Changes to this Privacy Policy

This policy was last updated in May 2014. If we change this policy, we will post the updated policy on this site.