



Source of Obligation

Carey Baptist College (the College), as a supplier of goods and services on credit or payment terms, is a “credit provider” under the Privacy Act 1988 (Cth) (Privacy Act). The College offers payment options for the deferred payment of school fees to parents and guardians of College students. For example, payment by instalment.

As a credit provider, Carey Baptist College is required by Part IIIA of the Privacy Act to have a policy dealing with how the College manages your personal credit information and credit eligibility information (Credit-Related Information). The College must also comply with the Privacy (Credit Reporting) Code 2014 (Version 2) (CR Code), registered under the Privacy Act. You should read this policy in conjunction with our Privacy Policy.

Scope of Policy

This policy outlines the circumstances under which we obtain Credit-Related Information, how we use that information, and how we manage requests to access and/or change that information.

Accessibility of Policy

This policy is also published on the College website.

What is Credit-Related Information and what types of Credit-Related Information do we collect?

Credit-Related Information includes:

- Identification information about an individual (e.g. consumer credit liability information, repayment history information, default information); and
- Credit reporting information from a credit reporting body (CRB).

The types of Credit-Related Information the College collects includes:

- The type and amount of credit information you have obtained and the terms upon which it was obtained.
- Repayment history information and default information.
- Whether in the College’s name or another credit provider’s opinion, you have committed a serious credit infringement.
- Court proceedings information.
- Certain administrative information relating to credit.

Collection of Credit-Related Information

Carey Baptist College collects Credit-Related Information to assess your eligibility to obtain goods and/or services from the College on credit terms.

Depending on the type of information we are collecting, the College may already have collected some Credit-Related Information about an individual in the form of personal information (e.g. name, address, date of birth). The personal information becomes Credit-Related Information once the client obtains credit from the College, but only for that credit transaction.

Where possible, the College will use existing information about an individual before collecting further information.

If the College is required to collect Credit-Related Information under Australian law or a court/tribunal order, it will inform you that the collection is required, including details of the law or court/tribunal order requiring the collection.

Where the College requires additional Credit-Related Information, we will collect it directly from the individual, including by using a specially designed form (e.g. an application form), email, over the telephone, or in face-to-face meetings.

The College will also collect Credit-Related Information from other people, including:

- Representatives of an individual (e.g. their employer, accountant, lawyer); and
- CRBs and other credit providers.

The College may collect publicly available information about an individual's activities in Australia and creditworthiness.

Use of Credit-Related Information?

We may collect, hold, use and disclose Credit-Related Information to:

- assess an application for credit (flexible payment option);
- assess creditworthiness;
- determine payment terms for the goods and/or services the College provides;
- day-to-day administration; and
- satisfy the College's legal obligations.

The College may not be able to enrol or continue the enrollment of a student if necessary Credit-Related Information about the student, parent or guardian is not provided.

Storage of Credit-Related Information

The College may store Credit-Related Information in a variety of formats including, but not limited to:

- databases;
- hard copy files;
- personal devices, including laptop computers;
- third-party storage providers such as cloud storage facilities; and
- paper-based files.

We value the security of client Credit-Related Information and will take all reasonable steps to protect It from misuse, interference, loss, unauthorised access, modification, or disclosure.

These steps include, but are not limited to:

- Restricting access and user privilege of information by staff depending on their role and responsibilities.
- Ensuring staff do not share personal passwords.
- Ensuring hard copy files are stored in lockable filing cabinets in lockable rooms. Staff access is subject to user privilege.
- Ensuring access to the College's premises is secured at all times.
- Implementing physical security measures around the school buildings and grounds to prevent break-ins.
- Ensure our IT and cyber security systems, policies, and procedures are implemented and up to date.
- Ensuring staff comply with internal policies and procedures when handling the information.
- Undertaking due diligence concerning third-party service providers who may have access to personal information, including customer identification providers and cloud service providers, to ensure as far as practicable that they are compliant with to ensure as far as practicable that they are compliant with Part IA of the Privacy Act or a similar privacy regime.
- The destruction, deletion or de-identification of personal information we hold that is no longer needed or must be retained by any other laws.

Disclosure of Credit-Related Information

The College may disclose Credit-Related Information (including default information) about you to CRBs and debt collection bodies where you are in payment default.

The types of Credit-Related Information we may disclose to CRBs include:

- identification information, such as your name, address and date of birth, and
- information that you have defaulted on payment due to the College and the default amount.

Subject to the above, the College will not disclose Credit-Related Information about you except where it is:

- under the law;
- authorised by you in the contract between you and the College; or
- in accordance with consent granted by you.

Access and Correction of Credit-Related Information

Under the Privacy Act and the CR Code, all individuals are entitled to access their Credit-Related Information that we hold and to have such information amended if necessary and appropriate.

Access and Fees

An individual may contact the College and submit a request in writing for access to their Credit-Related Information. Such access shall not be denied, subject to limited situations. The individual may be asked to prove their identity by producing a passport, driving licence, or other form of photo identification as deemed necessary.

Upon receipt of an access request, we will endeavour to respond to the request within a reasonable period. Access will be denied if it is unlawful or likely to prejudice enforcement investigations. The School does not charge a fee to access your Credit-Related Information.

Correction and Fees

An individual may contact the College and submit a request in writing to correct Credit-Related Information that we hold. Upon receipt of such a request, we will make the corrections and inform the individual of the outcome within thirty (30) days.

If we become aware of incorrect Credit-Related Personal Information that we hold without receiving a request, we shall take reasonable steps to correct the information insofar as is necessary and appropriate. We will supply the individual with a written notice of correction within a reasonable period of time.

If we cannot grant access and/or correction, we will provide the individual with written notice of our decision including the reasons for denying the requests and substantive evidence. The School does not charge a fee for correction requests.

Disclosure to Overseas Recipients

We may disclose Credit-Related Information about a client to overseas recipients in certain circumstances, such as when we are storing information with a 'cloud services provider' that stores data outside of Australia.

We will, however take all reasonable steps not to disclose a client's Credit-Related Information to overseas recipients unless we:

- Have the client's consent (which may be implied);
- have satisfied ourselves that the overseas recipient is compliant with the Credit Reporting provisions of Part IIIA of the Privacy Act or a similar privacy regime;
- form the opinion that the disclosure will lessen or prevent a serious threat to the life, health or safety of an individual or public safety or
- are taking appropriate action concerning suspected unlawful activity or serious misconduct.

Complaints

Individuals can make a complaint about how the College manages their Credit-Related Information by notifying us in writing as soon as possible. We will process complaints according to our complaints policy, which is available on our website.

The college does not charge a fee for handling complaints.

If the individual is unsatisfied with the outcome of the complaint, the individual can complain to the Office of the Australian Information Commissioner (OAIC). A referral to the OAIC should be a last resort once all other avenues of resolution have been exhausted.

How to contact us

The College can be contacted about this Credit Reporting Policy or personal information generally by:

- Emailing privacy@carey.asn.au
- Calling 08 93949111
- Writing to our Privacy Officer at Carey Baptist College, PO Box 1409, CANNING VALE WA 6970.

If practical, you can contact us anonymously (i.e. without identifying yourself) or using a pseudonym. However, if you choose not to identify yourself, we may not be able to give you the information or provide the assistance you might otherwise receive if it is not practical.

Changes to our privacy and credit information handling practices

This Credit Reporting Policy is subject to change at any time. Please check our Credit Reporting Policy on our website www.carey.wa.edu.au regularly for any changes.

Contact

For queries relating to this policy, please contact the Executive Manager, Business Services.

Related Policies and Documents

Privacy Policy

References

Complispace 2018

Version Management					
Version	Date Published	Changes made	Approved by	Next Review	Author of version
1	2019	New Policy		2021	MCINAN
1.1	2021	Grammatical Corrections		2023	MCINAN
2	2024	Full Review	CGC	2025	STRYGE JOSEJE