

We are required by law to give you this notice before, or at the time we collect your Credit Information.

1. The entity collecting your credit information is Kehoe Myers Consulting Engineers Pty Ltd ACN 011 061 582. You can contact us by phone on 07 4632 8100, Fax 07 4638 5795 or post at 124 Russell Street, Toowoomba Qld 4350.
2. We will be collecting your credit information. Credit information may include your personal identification information (such as your name, address and phone numbers), your repayment history, information about the type of credit sought by you, default and payment information and insolvency information and information about court proceedings.
3. Our Credit Information Management Policy includes information about:
 - (a) how you can access and correct your credit **information** which we hold;
 - (b) how you can complain about any breach by us of the Australian Privacy Principles and how we will deal with that complaint; and
 - (c) whether it is likely that we will disclose your credit information or credit eligibility information to an overseas entity and if so, the countries in which these entities are likely to be located.

A copy of our Credit Information Management Policy may be obtained from our website (www.kehoemyers.com.au) or you may ask us to provide you with a hard copy of the Policy.

4. We may disclose your credit information to the following credit reporting bodies:
 - Dun & Bradstreet who can be contacted by email on clientservices@dnb.com.au or by calling Client Services on 13 23 33 during business hours Monday to Friday.
 - Veda Advantage who can be contacted via www.mycreditfile.com.au or by calling 1300 921 621 during business hours Monday to Friday.
5. Each of the credit reporting bodies are required to have a policy about the management of credit reporting information. These policies are available on the website of each of the credit reporting bodies or by contacting them.
6. Credit reporting bodies may include information in your credit file that may be provided to us to assist us to assess your credit worthiness. If you fail to meet your payment obligations in relation to consumer credit or commit a serious credit infringement, we may be entitled to disclose this to a credit reporting body.
7. You have the right to request that credit reporting bodies do not use your credit reporting information for the purposes of pre-screening direct marketing by credit providers. You also have the right to request that credit reporting bodies do not use or disclose credit reporting information about you, if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud. To do this, please contact the credit reporting bodies.