

## **Credit reporting policy**

If you apply to rent goods from Rent The Roo, we may request a credit report from a credit reporting body.

To request a report, Rent The Roo will provide information that identifies you (such as your name, address, date of birth and driver's license number) and information about your application - including the type and amount of credit you are applying for.

A credit report contains information which assists us to assess your application, including information about your credit history with other credit providers.

Credit information includes the type and amount of credit provided to you, when your credit account is opened and closed, repayment history information (which includes whether you have made payments when due and, if not, when overdue payments have been made) and court information.

Information about you disclosed by Rent The Roo to a credit reporting body may then be included in reports provided to other credit providers.

We will also use your information to undertake debt recovery and enforcement activities

We may also tell a credit reporting body if we suspect you have committed a serious credit infringement (for example, if you fraudulently obtain or attempt to obtain credit or you deliberately seek to evade your repayment obligations).

## **Credit reporting bodies**

We currently disclose credit information to Veda Advantage Ltd. Their contact details are:

Veda Advantage  
PO Box 964  
North Sydney NSW 2059

Phone: 1300 850 211

(For Veda Advantage's most up-to-date contact details please visit their website at [www.mycreditfile.com.au](http://www.mycreditfile.com.au))

You may obtain a copy of Veda Advantage's policy about their management of your personal information. To do so, please contact them or visit their website.

## **Fraud**

If you believe that you have been or are likely to be a victim of fraud (for example, because you discover someone else is applying for credit in your name), you can ask a credit reporting body not to use or disclose credit reports they hold about you. You can do this by contacting the credit reporting body directly. If you make such a request, a credit reporting body will not disclose information about you for 21 days. You can request an extension to this period if you believe you are still, or still likely to be, a victim of fraud.

## **Accessing your information, requesting corrections and making complaints**

We manage the information we obtain about you from a credit reporting body in the same way as we manage all other personal information about you.

Read our Privacy Policy ([LINK](#)) for more information about how to access the information we hold about you, how to seek correction of that information and how you can lodge a complaint if you have concerns about the way that Rent The Roo has managed your personal information.

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