

# Credit Check

# Terms & Conditions

Woolworths may provide credit as prescribed in the Privacy Act 1988 to our customers in connection with our products and services, and to provide this your application is subject to a credit check and verification of personal details. A credit check is a summary of your credit history which is stored at a Credit Reporting Body (CRB) and shared with credit providers to help them assess credit applications.

In order to process a credit check, Woolworths are required to disclose personal information about you to a CRB or authorised third party representatives / advisers to obtain and use information about you to assess your application.

Depending on the individual circumstances, we may collect and store a range of different information about you. This can include but not limited to, your name, date of birth, contact details, occupation, driver's licence number, passport number, visa number and expiration date, immigration status, username, password, financial information and information about how you use Woolworths products and services. Woolworths request for a credit check may be recorded by the CRB to create or maintain a credit information file about you.

By continuing with your application, you agree that Woolworths can process a credit check and verify your personal details. However, If you choose not to provide certain information about yourself, we may not be able to provide you with the products or services you have requested.

Woolworths may also request a credit report from a credit reporting agency to assist in the collection of any overdue payments and disclose information to a credit reporting agency in order to list defaults. Credit information relates primarily to your credit related dealings with us and covers various types of information that can be collected by a CRB that report on consumer credit worthiness.

There are three CRBs in Australia and they can provide a copy of your report upon request. You can get a copy of your credit report for free from a Credit Reporting Body in all of the following circumstances:

- if you have applied for, and been refused credit, within the past 60 days
- where your request for access relates to a decision by a CRB or a credit provider to correct information included in your credit report, and
- once a year (not counting the above circumstances).

The CRBs are:

- Equifax <http://www.equifax.com.au/> Phone: 13 8332
- Dun & Bradstreet [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au) Phone: 1300 734 806
- Experian Australia Experian Credit Services Phone: 1300 783 684

Woolworths will always ensure that both your personal information and customer information is protected and maintained in accordance with the Privacy Provisions of the Privacy Act 1988, and Part 13 of the Telecommunications Act 1997 respectively.