



United Book Distributors

Statement of Notifiable Matters

In this Statement of Notifiable Matters, "us", "we" or "our" means Penguin Random House Australia Pty Ltd (ABN 28 004 815 703) and its divisions (including, without limitation, United Book Distributors) and related bodies corporate.

This Statement of Notifiable Matters notifies individuals of the matters that are required to be notified by us in accordance with Part IIIA (Credit Reporting) ("Part IIIA") of the *Privacy Act 1988* (Cth) ("Privacy Act").

By providing us with your credit information you consent to us handling it in accordance with this Statement of Notifiable Matters and our Credit Reporting Policy which contains details about our management of credit information and credit eligibility information. Our Credit Reporting Policy is available on our website at <http://www.unitedbookdistributors.com.au/>.

This Statement of Notifiable Matters addresses the following:

- credit information that we disclose to credit reporting bodies.
- credit reporting body to which we disclose credit information.
- management of credit reporting information by credit reporting bodies.
- your rights in relation to your credit related information.

Credit information that we disclose to credit reporting bodies

We may disclose your credit information to a credit reporting body in the circumstances specified in Part IIIA. For example, if you fail to meet your payment obligations in relation to credit or commit a serious credit infringement then we may be entitled to disclose this to a credit reporting body. A serious credit infringement is an act that involves fraudulently obtaining or attempting to obtain credit, or fraudulently evading or attempting to evade obligations in relation to credit, or which indicates an intention to no longer comply with obligations in relation to credit provided by a credit provider in specified circumstances.

Credit reporting body to which we disclose credit information

We may disclose your credit information to the following credit reporting body:

Veda Advantage Information Services and Solutions Limited
Level 15
100 Arthur Street
North Sydney NSW 2060
Website: www.veda.com.au

Management of credit reporting information by credit reporting bodies

A credit reporting body may include credit reporting information about you in reports which it provides to credit providers to assist them to assess your credit worthiness.

You may request a credit reporting body not to use credit reporting information about you for the purpose of pre-screening of direct marketing by a credit provider.



You may also request a credit reporting body not to 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.

You may obtain a credit reporting body's credit reporting policy about its management of credit information and credit reporting information from its website or by contacting the credit reporting body directly.

Your rights in relation to your credit related information

Subject to the exceptions set out in the Privacy Act, you have the right to request to update or correct the credit information that we hold about you and to request to access, update or correct the credit eligibility information that we hold about you. You also have the right to make a complaint about how we collect, use, disclose, store or otherwise handle your credit information or credit eligibility information. Our Credit Reporting Policy contains details about how you may exercise these rights in respect of your credit information and credit eligibility information.

Last Updated: 1 January 2016