



Credit Reporting Guidelines

PURPOSE

Ballarat Grammar as a supplier of goods and services on credit or payment terms, is a “credit provider” under section 6 of the *Privacy Act 1988 (Cth) (Privacy Act)*. As a credit provider, the School acknowledges that we are required by Part IIIA of the *Privacy Act* to have a governance document dealing with how the School manages personal credit information and credit eligibility information. Ballarat Grammar is also required to comply with the *Privacy (Credit Reporting) Code 2014 (version 2.3)*, registered under the *Privacy Act*. These Guidelines should also be read in conjunction with Ballarat Grammar’s *Privacy Policy (IDG-003)*.

SCOPE

These guidelines apply to all activities related to the collection, use, disclosure and management of credit information by Ballarat Grammar. It outlines the processes for handling credit-related data in compliance with the *Privacy Act 1988 (Cth)*, the *Australian Privacy Principles (APPs)* and the *Privacy (Credit Reporting) Code 2014 (version 2.3)*.

The scope of this procedure includes:

- The management of credit information provided by parents, guardians or third-party payers in relation to the payment of school fees and related charges.
- The handling of credit applications and arrangements, including payment plans or deferred fee-agreements.
- The use of third-party credit reporting bodies for debt collection purposes.

DEFINITIONS

Term	Definition
Credit-Related Information	Includes personal credit information and credit eligibility information.
Credit Reporting Body	An organisation or agency prescribed by the regulations that carries on a credit reporting business.
Credit Provider	A supplier of goods and services on credit or payment terms.

GUIDELINES

Credit-Related Information

- Credit-Related Information includes:
 - Identification information about an individual (e.g. consumer credit liability information, repayment history information); and
 - Credit reporting information from a Credit Reporting Body.
- Ballarat Grammar collects Credit-Related Information by lawful and fair means where it is reasonable to do so. The types of Credit-Related Information that Ballarat Grammar collects includes:
 - Identification information;
 - The type and amount of credit the individual has obtained and the terms upon which it was obtained;
 - Repayment history information and default information;
 - Whether the individual has committed a serious credit infringement in their own name or under another name;
 - Court proceedings information;
 - Administrative information relating to credit; and
 - Personal insolvency information.
- The collection of information
 - Ballarat Grammar collects Credit-Related Information in order to access an individual’s eligibility to obtain goods and/or services from the School on credit terms.





- Depending on the situation, the School may have already collected some Credit-Related Information about an individual in the form of personal information, such as their name, address and date of birth. This personal information becomes Credit-Related Information once the individual obtains credit from the School, but only for the purpose of completing that transaction.
- Where possible, the School will use existing information already held regarding an individual before collecting further information.
- If the School is required to collect Credit-Related Information in accordance with an Australian Law or Order of the Court, the School will inform the individual that the collection is required.
- Where the School requires additional Credit-Related Information, the information will be collected directly from the individual by providing them with the required form, via email, over the telephone or in person.
- Ballarat Grammar collects Credit-Related Information from other people, including representatives of an individual and Credit Reporting Bodies and other credit providers.
- At times the School may also use publicly available information in relation to an individual's activities in Australia and their credit worthiness.

Use of Credit-Related Information

- Ballarat Grammar may collect, hold, use and disclose Credit-Related Information to complete the following:
 - An application for credit (i.e. flexible payment option);
 - Assess credit worthiness;
 - Determine payment terms for the goods and/or services provided;
 - Day-to-day administration; and
 - Comply with legal obligations.

Ballarat Grammar may not be able to enrol or continue the enrolment of a student if the required Credit-Related Information about a student, parent or guardian is not provided.

Storage of Credit-Related Information

- Ballarat Grammar stores Credit-Related Information in a variety of ways, including but not limited to the following:
 - Databases;
 - Personal devices, including computers and iPads;
 - Third party storage facilities such as in the cloud; and
 - Paper based files.
- The security of Credit-Related Information is a priority, and the School will take all reasonable steps to protect Credit-Related Information from misuse, interference, loss, unauthorised access, modification or disclosure. To achieve this, the following is completed:
 - Staff access and user privilege of information is restricted depending on their role and responsibilities;
 - Staff do not share personal passwords;
 - Hard copy files are stored in lockable filing cabinets in lockable rooms;
 - Access to the School premises is reasonably secured at all times;
 - Reasonable security measures are taken around school buildings and grounds to prevent break-ins;
 - The School's ICT and cyber security systems, policies and procedures are implemented and up to date;
 - Staff comply with internal policies and procedures when handling information;
 - Due diligence is undertaken regarding third party service providers who may have access to personal information, including customer identification providers and cloud service providers, to ensure as far as practical they are compliant, with Part IIIA of the *Privacy Act*; and
 - The destruction, deletion or de-identification of personal information the School holds that is no longer needed or required to be retained by any other laws.





Disclosure of Credit-Related Information

- Ballarat Grammar may disclose Credit-Related Information about an individual to Credit Reporting Bodies and debt collection bodies where an individual is in payment default.
- The type of Credit-Related Information Ballarat Grammar may disclose to Credit Reporting Bodies include the following:
 - identification information; and
 - Information that an individual has defaulted on payment due to the School and the amount of the default.
- Subject to the above clause, Ballarat Grammar will not disclose Credit-Related Information about an individual except in the following circumstances:
 - In accordance with the law; or
 - In accordance with consent granted by the individual.

Access and Correction of Credit-Related Information

- Under the *Privacy Act*, all individuals are entitled to access their Credit-Related Information which the School holds, and to have such information amended if deemed necessary and/or appropriate.
- An individual may contact Ballarat Grammar and submit a request in writing for access to their Credit-Related Information. Access will be granted subject to limited situations. The individual may be asked to prove their identity by the production of photo identification.
- Upon receipt of a request for access, the School will respond to the request within a reasonable period.
- Access to Credit-Related Information will be denied if it is unlawful or likely to prejudice enforcement investigations.
- Ballarat Grammar does not charge a fee for individuals to access their Credit-Related Information.

Overseas Recipients

- Ballarat Grammar may disclose Credit-Related Information about a client to overseas recipients in certain circumstances, such as when the School is storing information with a 'cloud services provider' which stores data outside of Australia.
- Ballarat Grammar will take all reasonable steps not to disclose a client's Credit-Related Information to overseas recipients unless they:
 - Have the individual's consent (which includes implied consent);
 - Have satisfied themselves that the overseas recipient is compliant with the Credit Reporting provisions of Part IIIA of the *Privacy Act* or similar;
 - Form the opinion that the disclosure will lessen or prevent a serious threat to the life, health or safety of an individual or to public safety; or
 - Are taking appropriate action in relation to suspected unlawful activity or serious misconduct.

Complaints

- Any complaints received will be dealt with in accordance with the School's *Complaints and Compliments Handling Procedures* as well as the *Privacy (Credit reporting) Code 2014 (version 2.3)*.
- If the complainant does not believe the complaint was adequately dealt with by the School, that person may make a further complaint to the Office of the Australian Information Commissioner (OAIC) and seek advice regarding any such complaint. The OAIC can be contacted via:
 - Phone – 1300 363 992
 - Fax – 02 6123 5145
 - Online Enquiries Form – [OAIC Enquiry Form](#)
 - Online Complaint form – [OAIC Privacy Complaint Form](#)
- There is no charge associated with making a complaint to the School or the OAIC.





REVIEW

Ballarat Grammar is committed to the continuous review and improvement of all its operations, including this procedure. It is the responsibility of the Business Manager to regularly monitor and review the effectiveness of the Credit Reporting Guidelines to ensure they are working in practice and revise the document when required and after any related significant incident.

GOVERNANCE DOCUMENT RESPONSIBILITIES AND COMMUNICATIONS

All documentation within the Governance Framework will be communicated throughout the School including, but not limited to, internal communications such as Nexus posts, staff emails, staff inductions and documentation distribution.

Document Owners are responsible for identifying and managing information-related risks and issues for their assigned information entities and for escalating these to Approval Authorities accordingly. Owners of Governance Documents are accountable for their respective procedures, manuals and work instructions in alignment with their position descriptions.



Office Use Only

Document Control / History	
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Document Owner / Responsible Officer	Director of Finance
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Supporting Documents	
<ul style="list-style-type: none"> CGS-001 - Corporate Governance & Sovereign Risk Policy 	<ul style="list-style-type: none"> CGS-010 Conditions of Enrolment Procedure

Student Lifecycle / Pillars / Values / IDEALS / IB PYP Attributes					
Student Lifecycle	Student Lifecycle Subsection	Pillars	Values	IDEALS	IB PYP Attributes
<ul style="list-style-type: none"> Student Recruitment Delivery of Education Programs 	<ul style="list-style-type: none"> Marketing & Advertising Enrolments & Offers Finance Teaching & Learning Assessment Experiences 	<ul style="list-style-type: none"> Governance & Leadership Legislative & Regulatory Compliance Complaints & Compliments Finance Property & Maintenance 	<ul style="list-style-type: none"> Integrity Aspiration Courage Compassion Responsibility Hope 	<ul style="list-style-type: none"> 	<ul style="list-style-type: none">

Legislative Context	
<ul style="list-style-type: none"> Privacy Act 1988 (Cth) Federal Register of Legislation - Privacy Act 1988 Australian Privacy Principles (APPs) Read the Australian Privacy Principles OAIC Privacy & Data Protection Act 2014 (Vic) Privacy and Data Protection Act 2014 legislation.vic.gov.au 	

Regulatory Context				
VRQA	CRICOS / National Code / ESOS Act	ACECQA / Department of Education	International Baccalaureate	Other
<ul style="list-style-type: none"> VRQA Minimum Standards – Standard 3, Standard 12 	<ul style="list-style-type: none"> National Code of Practice for Providers of Education & Training to Overseas Students 2018 (National Code 2018) – s6 	<ul style="list-style-type: none"> 	<ul style="list-style-type: none"> 	<ul style="list-style-type: none"> Privacy Act 1988 (Cth) – Part IIIA (Credit Reporting), s6, s20R, s20T, s21D –s21G, s20Q Australian Privacy Principles (APPs) – 1,6,8, 11, 12,13 Privacy Credit Reporting Code 2014 (v2.3) – Clause 3, 6, 19, 20, 21, 22 Privacy & Data Protection Act 2014 (Vic) – s13 Charter of Human Rights & Responsibilities Act 2006 – s15, s18