

# Privacy and Credit Reporting Policy

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Stairmaster (Qld) Pty Ltd

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| <b>Business</b>      | Stairmaster (Qld) Pty Ltd · ABN 79 085 790 978  |
| <b>Address</b>       | 12 Trade Street, Lytton QLD 4178  |
| <b>Contact</b>       | Phone (07) 3893 2066 · <a href="mailto:accounts@stairmaster.com.au">accounts@stairmaster.com.au</a> |
| <b>Website</b>       | <a href="http://www.stairmaster.com.au">www.stairmaster.com.au</a>                                  |
| <b>Version</b>       | June 2026   |
| <b>Policy access</b> | Available on request and, where published, from Stairmaster's website                               |

## 1. About this policy

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In this policy, “Stairmaster”, “we”, “us” and “our” means Stairmaster (Qld) Pty Ltd ABN 79 085 790 978.

This policy explains how Stairmaster collects, uses, stores and discloses personal information, including information collected through our website, quotations, orders, credit applications, trade accounts, guarantees, supply of goods and services, installation works, account administration and debt recovery processes.

This policy applies to customers, prospective customers, directors, proprietors, partners, trustees, guarantors, suppliers, contractors, site contacts, trade references and other people who deal with Stairmaster.

## 2. Types of information we collect

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The information we collect depends on the nature of our dealings with you. It may include:

- name, business name, job title, contact details, addresses
- ABN, ACN, business structure, trading history
- director or guarantor details
- information supplied in credit applications or guarantees
- trade references, credit limits, payment history
- order and installation records
- communications, site photographs, reports
- information needed to investigate disputes, complaints, defects, overdue accounts or legal claims

We generally do not seek to collect sensitive information unless it is reasonably necessary for a specific purpose and permitted by law.

## 3. How we collect information

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We may collect personal information directly from you, from your business or representatives, through our website, email, phone, forms, quotations, orders and invoices, from credit applications and guarantees, from trade references and other credit providers, from industry or publicly available sources, and from service providers, installers, contractors, suppliers, builders, site representatives, insurers, debt collection agencies or professional advisers.

If you provide information about another person, you must take reasonable steps to ensure that person is aware that their information has been provided to Stairmaster and may be handled in accordance with this policy.

## 4. Why we collect, use and disclose information

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Stairmaster may collect, use and disclose personal information for:

- providing goods and services
- preparing quotations
- processing orders
- manufacturing, supplying, delivering and installing stairs, balustrade and related products
- communicating with customers and site contacts
- arranging site measures and service work
- assessing and managing commercial credit
- contacting trade references
- assessing guarantees
- managing accounts
- issuing invoices
- processing payments
- investigating disputes or alleged defects
- collecting overdue accounts
- obtaining legal, credit, insurance or professional advice
- complying with law
- protecting Stairmaster's business, property, rights and legitimate commercial interests

## 5. Commercial credit and guarantees

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Stairmaster generally assesses and manages commercial trade credit. For commercial credit purposes, Stairmaster may collect, use and disclose information about customers, directors, proprietors, partners, trustees and guarantors. This may include commercial credit information, trade reference information, payment history, overdue account information and information relevant to assessing creditworthiness or enforcing payment obligations.

Stairmaster does not ordinarily obtain consumer credit reports about individuals unless it is legally permitted to do so and the individual has been given any notice or consent request required by law.

If Stairmaster changes its credit assessment process in the future and seeks to obtain consumer credit reports about individual directors, proprietors, partners, trustees or guarantors, Stairmaster will use a process intended to comply with any applicable requirements under the Privacy Act 1988 (Cth), the Australian Privacy Principles, Part IIIA of the Privacy Act and any applicable credit reporting code.

## 6. Disclosure to third parties

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Stairmaster may disclose personal information where reasonably necessary to provide goods and services, administer quotations and orders, manage installation works, assess or manage credit, administer accounts, recover debts, enforce rights, obtain insurance, comply with law, or operate its business.

For general supply, delivery, installation and project administration, this may include disclosure to:

- builders, site supervisors, installers, contractors
- suppliers, manufacturers, freight providers
- IT providers, software providers and payment processors

For credit assessment, account management, PPSR registration, risk monitoring, overdue accounts, debt recovery, insurance or enforcement, this may include disclosure to:

- trade references, other credit providers
- the Building Industry Credit Bureau, Access Intell
- debt collection agencies, solicitors, accountants, professional advisers
- credit insurers, trade credit insurers, insurers, insurance brokers
- courts, tribunals, regulators and legal authorities

**At the date of this policy, Stairmaster may disclose relevant credit-related or account information to:**

**Building Industry Credit Bureau** Unit 9/39 Jeays Street, Bowen Hills QLD 4006 Mailing address: PO Box 2157, Fortitude Valley BC QLD 4006

**Access Intell** Used for credit application, onboarding, PPSR, account monitoring, risk management and/or collections-related services.

Stairmaster treats the Building Industry Credit Bureau as an industry or trade credit bureau used for commercial credit, trade reference, overdue account and debt recovery purposes.

Stairmaster does not currently nominate Equifax, illion or Experian as routine credit reporting bodies for its ordinary commercial trade credit accounts.

If Stairmaster later uses another credit reporting body, trade credit bureau, credit insurer or trade credit insurer on an ongoing basis, Stairmaster may update this policy or provide any additional notice required by law.

## 7. Overseas storage, access and processing

Stairmaster uses cloud-based and third-party business systems for email, document storage, accounting, payment processing, credit application processing, PPSR, account monitoring, job administration, backups, IT support and general business administration.

Some of those providers, or their related companies, contractors or support teams, may store, process, back up or access personal information from locations outside Australia.

Where Stairmaster uses third-party providers, it takes reasonable steps to select reputable providers and to require personal information to be handled appropriately, including through contractual, security or account-management controls where available.

Stairmaster does not generally disclose personal information overseas for the purpose of selling, trading or separately exploiting that information. Overseas access or processing is generally incidental to Stairmaster's use of cloud-based business systems and service providers.

## 8. Direct marketing

Stairmaster may use business contact details to send relevant product, service, account, industry or business communications. Recipients may opt out of marketing communications at any time by contacting Stairmaster or using any unsubscribe process provided in the communication.

Stairmaster may still send non-marketing communications where reasonably necessary for quotations, orders, accounts, contracts, safety, delivery, installation, warranty, credit, debt recovery or legal purposes.

## 9. Security and retention

Stairmaster takes reasonable steps to protect personal information it holds from misuse, interference, loss, unauthorised access, unauthorised modification and unauthorised disclosure. These steps may include physical, electronic, administrative, access-control, backup and account-management measures.

Stairmaster keeps personal information for as long as reasonably required for the purposes for which it was collected, including for business, credit, accounting, tax, insurance, legal, warranty, dispute and record-keeping purposes. When information is no longer reasonably required, Stairmaster may take reasonable steps to destroy it or de-identify it, subject to legal and business record-keeping requirements.

## 10. Access and correction

You may request access to personal information Stairmaster holds about you. You may also request correction of personal information if you believe it is inaccurate, out of date, incomplete, irrelevant or misleading.

Requests should be made in writing using the contact details in this policy. Stairmaster will respond to access and correction requests within a reasonable period and will generally aim to respond within 30 days, unless the request is complex or there is another lawful reason why more time is required.

Stairmaster may refuse access or correction where permitted by law. If Stairmaster refuses a request, it will provide reasons where it is reasonable and lawful to do so.

## 11. Complaints

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If you believe Stairmaster has breached this policy, the Privacy Act 1988 (Cth), the Australian Privacy Principles or an applicable privacy or credit reporting obligation, you may make a complaint in writing using the contact details in this policy.

Stairmaster will consider the complaint and respond within a reasonable time. Stairmaster will generally aim to respond within 30 days.

If you are not satisfied with Stairmaster's response, or Stairmaster does not respond within a reasonable time, you may complain to the Office of the Australian Information Commissioner:

- Phone: 1300 363 992 (Monday to Thursday, 10am–4pm AEST/AEDT)
- Online enquiry form and current contact details: [www.oaic.gov.au](http://www.oaic.gov.au)
- Post: GPO Box 5288, Sydney NSW 2001

## 12. Contact details

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### Privacy Officer

Stairmaster (Qld) Pty Ltd

12 Trade Street, Lytton QLD 4178

Phone: (07) 3893 2066

Email: [accounts@stairmaster.com.au](mailto:accounts@stairmaster.com.au)

Website: [www.stairmaster.com.au](http://www.stairmaster.com.au)

## 13. Changes to this policy

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Stairmaster may update this policy from time to time. The current version will be available on request and, where Stairmaster publishes the policy online, from Stairmaster's website at [www.stairmaster.com.au](http://www.stairmaster.com.au) or other notified location.